

City of Centennial Benefit Summary 2025



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. We offer you and your eligible family members a valuable benefits program and we encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

CITY OF CENTENNIAL BENEFITS PHILOSOPHY

The City of Centennial benefits philosophy is rooted in a commitment to fostering a supportive, inclusive, and thriving workplace that promotes exceptional performance, professional growth, well-being, work-life balance.

We provide a comprehensive and competitive benefits package that reflects the diverse needs of our employees while ensuring fiscal responsibility and sustainability.

Core Principles:

Health and Well-Being: We are dedicated to promoting the emotional, career, social, financial, physical, and community health of our employees. Our benefits include robust healthcare options, wellness programs, contributions towards a secure retirement, continuous professional development, and employee assistance programs to ensure that our employees have the resources they need to live healthy lives.

Work-Life Balance: We are intentional in designing programs and practices that recognize the importance of supporting work-life balance. This includes offering paid time off, flexible work arrangements, and family leave policies.

Cost-Effective: We are committed to providing high-quality, affordable benefit plans, ensuring that employees can easily access valuable services. We actively seek innovative solutions that will meet our employee needs, and we review our offerings annually to balance comprehensive coverage with responsible cost management.

Partnerships with Exceptional Service Providers: We prioritize collaborating with benefit providers who deliver exceptional service and offer user-friendly experiences. We expect our providers to share our commitment to excellence and to consistently provide supportive service to our employees.

About This Guide

This guide includes information about your benefit options and provides a high-level overview of the benefits package and does not constitute a policy. For more detailed information, please see the Summary of Benefits Coverage (SBC), Summary Plan Description (SPD) or Certificate of Coverage booklet for each plan. Any discrepancy between this guide and the certificate of coverage, the certificate of coverage will govern. If you have any questions after reading this guide, please contact Human Resources.

Who is Eligible?

If you are regularly scheduled to work 20 or more hours per week, you are eligible to enroll in the benefits described in this guide. For new employees: Coverage is effective the first of the month following date of hire.

Who else is eligible for Benefits?

Employees may also add eligible dependents:

Legal Spouse / Domestic Partner; same or different gender.

Dependent Child(ren) to age 26 - Coverage for children ends at the end of the month when they turn 26

Natural born child(ren), stepchild(ren), disabled dependent child(ren), court-appointed legal guardian

How to Enroll?

This year, we will have an active enrollment. You must log in to the ADP portal to make your elections.

How to Make Changes?

Your benefit elections you make during open enrollment or as a new hire will remain in effect for the entire plan year.

You will not be able to change or revoke your elections unless you have a qualifying change in family status.

Qualified changes in family status include:

- your marital status change through marriage, the death of your spouse, divorce, legal separation, or annulment
- your number of dependents changes through birth, adoption, placement for adoption, or death of a dependent
- you, your spouse, or dependents terminate or begin employment
- your dependent is no longer eligible due to attainment of age of 26
- you, your spouse, or dependents experience an increase; or reduction in hours of employment (including a switch between part-time and full-time employment; strike or lockout; commencement of return from an unpaid leave of absence)
- gain or loss of eligibility under a plan offered by your employer or your spouse's employer
- a change in residence for you, your spouse or your dependent resulting in a gain or loss of eligibility

You have 30 days from the date of qualifying change to notify Human Resources. Notification after 30 days of the change in status event will result in no change to your benefits.

Consolidated Omnibus Budget Reconciliation Act (COBRA)

You may lose your benefit coverage if you do not continue to satisfy the eligibility requirements during the plan year. You may also be eligible for COBRA continuation coverage when you lose your health or dental benefits due to certain qualifying change in status life events or a reduction in work hours.

How are My Premiums Paid?

You are automatically enrolled in our Section 125 plan, so your portion of the medical, dental, and vision insurance premiums for you and your dependents will be deducted from your paycheck on a pretax basis. You cannot make any changes to your plan elections until next open enrollment period. November 2024, unless you have a qualifying change in status. Please contact Human Resources for qualifying change in status event.

Documentation verifying your change in status may be required for some situations.

Medical - Group #00610377 (Employee Contribution Required)

Medical and prescription drug coverage is provided by Cigna. Employees have the following two plans to select from. There are two different Cigna provider network options available. The LocalPlus network, which is limited to doctors, specialists, and hospitals right where employees live. LocalPlus is designed to offer greater affordability, by limiting the network to a subset of quality, cost efficient Health Care Professionals (HCP) and Hospitals. LocalPlus is currently available in the following counties: Denver, Douglas, Jefferson, Adams, Arapahoe, Broomfield, Boulder, El Paso, Larimer, Weld, Montezuma, La Plata, Eagle, and Summit. The Open Access network provides members with access to a large national network of quality providers. Please visit www.mycigna.com to confirm your provider(s) are in the network before you confirm your plan selection. Only in-network benefits are illustrated below. For out of network benefits, refer to your certificate of coverage booklet.



Description of Benefits	Open Access Plus National Network	LocalPlus IN Adams, Arapahoe, Broomfield, Denver, Douglas & Jefferson Counties
Calendar Year Network Deductible (Individual / Family)	\$500 / \$1,500	\$750 / \$1,500
Calendar Year Non-Network Deductible (Individual / Family)	\$1,000 / \$3,000	N/A
Network Coinsurance %	Member pays 10% Cigna pays 90%	Member pays 10% Cigna pays 90%
Non-Network Coinsurance %	Member pays 30% Cigna pays 70%	N/A
Calendar Year Network Out-of-Pocket (Ind./Fam, Including Deductible)	\$2,500 / \$6,250	\$2,500 / \$6,250
Calendar Year Non-Network Out-of-Pocket (Ind./Fam, Including Deductible)	\$4,500 / \$11,250	N/A
Network Office Visit Copay (network)	\$20 PCP / \$40 Specialist	\$20 PCP / \$40 Specialist
Network Rx Copays (network)	\$10 / \$20 / \$60	\$10 / \$20 / \$60
Urgent Care (network)	\$50	\$50
Emergency Room (network)	\$300	\$300
Inpatient Hospitalization (network)	Deductible then Member pays 10% Cigna pays 90%	Deductible then Member pays 10% Cigna pays 90%
Basic Lab and X-ray	Covered at 100%	Covered at 100%
Major Diagnostic Imaging (MRI, CAT/PET Scan, etc)	Deductible then Member pays 10% Cigna pays 90%	Deductible then Member pays 10% Cigna pays 90%

***Choose lower-cost labs when you choose LabCorp or Quest Diagnostics facilities for lab work. Actual costs may vary by facility, and type or level of services received. Be sure to consult with your Physician / Provider.**

Cigna Telehealth Virtual Visits

www.MDLIVEforCigna.com 1-888-726-3171

MDLIVE



\$5 copay for Primary Care services

\$20 copay cost for Specialist Care services

\$25 copay cost for Urgent Care services

\$20 copay cost for both Cigna Plans for Dermatology & Behavioral/Mental Health services

\$0 copay cost for both Cigna Plans for Preventive Wellness services

Signing up is easy!

1. Set up and create an account with MDLIVE
2. Complete a medical history using their "virtual clipboard"
3. Download MDLive app to your smartphone/mobile device**

DispatchHealth is delivering urgent care house calls.

As part of our efforts to help members get the right care in the right place, Cigna has teamed up with DispatchHealth. Cigna members in Denver/Boulder and Colorado Springs can now contact DispatchHealth to request urgent care at-home services.

PPO cost aligns with Urgent Care Copay cost of \$50

Dispatch Hours

- 7 days a week, 8 a.m - 10 p.m
- Denver/Boulder - **303-500-1518**
- Colorado Springs - **719-270-0805**
- www.dispatchhealth.com



Omada for Cigna - Diabetes Prevention Program is administered by Omada Health Inc.

Let Cigna help you manage your diabetes and build healthier, long-lasting habits. Omada is a digital lifestyle change program designed to help you lose weight, gain energy, and reduce the risk of type 2 diabetes and heart disease.

- The program surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep, and manage stress - one small step at a time.
- You'll receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease and are accepted into the program.

Cigna Mobile App and www.mycigna.com

The myCigna® app uses one-touch access, making it easy for you to personalize, organize and access your health information on the go. The app is a must-have for Cigna customers. Features may vary based on your specific plan type and individual security profile.

- **ID cards** - View, print or send ID card information (front and back) right from your mobile device
- **Claims** - View, search and bookmark claims quickly
- **Account balances** - Instantly access your deductibles, out-of-pocket maximums
- **Cigna Home Delivery Pharmacy** - Manage your prescriptions right from your mobile device
- **Drug search** - Look up drugs and compare actual costs at pharmacies nationwide
- **Provider search** - Research quality and cost of in-network doctors, dentists, and pharmacies
- **Medical procedure search** - Look up common procedures and compare costs of providers
- **What's covered** - View your plan coverage and details
- **Health Incentives** - Track progress toward achieving your goals and awards
- **Languages supported** - Available in Spanish and English



Cigna OneGuide

A high level of service can help with what matters most to you with CIGNA OneGuide is a concierge service for employees available by phone or online chat using web or mobile app. Your benefit guide can answer benefit questions, help you locate network providers and compare costs. Because the guide has access to your plan benefits, claims and deductibles/OOP accumulation information, your conversation is more meaningful.

- Resolve health care issues
- Save time and money
- Connect with health coaches
- Stay on track with appointment and prevention care
- Get the most out of your plan
- Find the right hospitals, doctors, and other health care providers in your plan's network
- Avoid surprises with advance cost estimates
- Understand your bills
- Navigate the health care system
- Cigna's Virtual Benefit Education website is available for benefit education. The link below provides individuals with access to general benefits education as well as virtual assistant to walk you through the different benefit being offered.

<https://www.benefitseducationcigna.com/22067e489ff9e49ef7c33d7a99e6f2a6>

Cigna MotivateMe - Wellness Rewards

Get rewarded for the healthy actions you take. When you achieve certain health and wellness goals, you'll receive rewards. You can earn rewards for things such as taking a Personal Health Risk Assessment online at www.mycigna.com, getting a biometric screening, participating in a wellness program and getting your annual preventive screenings.

This program is designed to be easy and fun!

Employees are encouraged to complete the following activities to earn Cigna rewards:

Preventive exam or OB/GYN visit = \$75

Personal Health Risk Assessment = \$25

Rewards:

A Gift card to one of the following stores:

- Amazon
- Barnes & Noble
- Best Buy
- Starbucks
- Target
- Walmart
- The Home Depot
- HomeGoods
- Lowe's
- And much more!

Healthy Rewards

Start saving today with Cigna Healthy Rewards®*. Just use your Cigna ID wallet card when you pay and let the savings begin. Get discounts on the health products and program you use everyday for:

- Nutritional Meal Delivery Service
- Fitness Memberships and Devices**
- Vision Care, Lasik Surgery, Hearing Aids
- Alternative medicine
- Yoga Products and Virtual Workouts**

Real brands. Real discounts. Real easy. Log into myCigna.com and navigate to Healthy Rewards Discount Program or call 800.870.3470

* Healthy Rewards is a discount program. Some Healthy Rewards programs are not available in all states and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan benefits. Healthy Rewards programs are separated from your plan benefits. A discount program is NOT insurance, and you must pay the entire discounted charge. All goods, services and discounts offered through Health Rewards are provided by third parties who are solely responsible for their products, services, and discounts.

** Fitness Membership and Devices along with Yoga Products and Virtual Workouts can only be accessed by login into myCigna.com and navigating to Healthy Rewards Discount Program.

Healthy Rewards Continued - Cigna Active & Fit Direct

Eligible for reimbursement through City of Centennial's Fitness Reimbursement Program!



One Membership. Thousands of Ways to Stay Active and Save Money.

-  12,200+ Gyms
-  9,700+ On-Demand Videos
-  Enroll Your Spouse²

No annual fees or long-term contracts.
Switch gyms anytime.



Plus: 5,800+ Premium Gym Options at exercise studios, outdoor experiences, and others with 20% – 70% discounts at most locations³



Get Started: <https://discoverhealthyrewards.sites.cigna.com>

¹ Add a spouse/domestic partner to a primary membership for additional monthly fees. Spouses/domestic partners must be 18 years or older. Fees may vary based on fitness center selection.

² Monthly fees are subject to applicable taxes.

³ Costs for premium exercise studios exceed \$28/mo, and an enrollment fee will apply for each premium location selected, plus applicable taxes. Fees vary based on premium fitness studios selected.

Additional Cigna Benefits

Employee Assistant Program (EAP) services are in the addition to, not instead of health plan benefits. These services are separate from the health plan benefits and do not provide reimbursement for financial losses. **Customers are required to pay the entire discounted charge for any discounted legal and/or financial services.** Legal consultation related to employment matters are excluded.

- **Three (3) face-to-face** visits with a licensed mental health provider in Cigna's employee assistance program network
- **Live chat** with an employee assistance program advocate
- **Unlimited telephone counseling** and access to work-life resources
- Access to **legal services**, including a 30-minute no-cost consultation with a network attorney for legal issues including civil personal/family and the Internal Revenue Service (IRS) and 25% off select fees if the network attorney is retained
- Access to **financial services**, such as 25% off tax preparation and a 30-minute complimentary phone consultation with a qualified specialist on debt counseling, budgeting, student loans and more
- Access to **identity theft support**, including a 60-minute consultation with a fraud resolution specialist who can help with information on what actions to take to recover from identity theft and how to protect from future risks.

www.cigna.com/individuals-families/member-resources/employee-assistance-program

800-538-3543

Must be enrolled in Cigna medical plan to receive benefit.

Self-Service Digital Tools



Prevail - A digital therapeutics program designed by experienced health care providers to help employees take control of the stresses of everyday life. It's loaded with interactive video lessons and one-on-one coaching to help with depression and anxiety provided by independent companies/entities and not by Cigna.



Happify - A self-directed program with activities, science-based games and guided meditations. These are designed to help employees reduce stress and anxiety, gain confidence, defeat negative thoughts and boost overall health performance.

CIGNA Partnership with GoodRx

You can get GoodRx pricing on certain generic medications - no discount card needed

Prescription medications can cost a lot of money. That's why Cigna and GoodRx are working together to help make it easier to afford certain generic medications.

Fill your prescription. Pay the lower price. It's that simple.

As of January 1, 2023, GoodRx pricing is available for many commonly used non-specialty generic medications (filled in a 30-day or 90-day supply) at any in-network retail pharmacy that accepts GoodRx discounts cards. There's nothing you need to do and there's nothing to sign up for. All you need is your Cigna ID card.

How it works

- Our system compares the price available through your pharmacy benefit to the **GoodRx price**. **You'll be charged whichever price is lower.**
- You **don't need a GoodRx discount card** to save money. Simply fill your generic medication using your Cigna ID card.
- Your **out-of-pocket costs will count** towards your deductibles and/or out-of-pocket maximums.

Please note Cigna's formulary list changes in June and January each year. Visit www.mycigna.com for details or the mobile app.



What's GoodRx?

GoodRx is a prescription price comparison tool. It's accepted at over 70,000 retail pharmacies in the United States, Puerto Rico and the U.S Virgin Islands - including major retail chains like CVS, Walgreens, Rite Aid, Costco and Walmart.



The Amazon PillPack are similar to what GoodRx offers.

- PillPack is part of Cigna's pharmacy network
- Upon launch. Amazon Prime members can access savings on cash prices for medications at Amazon Pharmacy/PillPack and at one of 50,000 retail pharmacies across the country
- Prime members can request the cash price at a participating retail pharmacy
- Amazon Prime members will be able to search and compare prices online
- PillPack is already in Express Scripts' network and our members will retain access to PillPack pharmacy



90-DAY PRESCRIPTION FILLS



Filling your medications just got easier with the Cigna 90 Now program

You have a lot going on. Remembering to pick up your refill each month isn't always easy. We have a program that can help - it's called Cigna 90 Now.

The **Cigna 90 NowSM** program makes it easier for you to fill your maintenance medications. These are the medications you take on a regular basis to treat an ongoing health condition like asthma, diabetes, high blood pressure or high cholesterol. With the Cigna 90 Now program, you have the choice of how and where you want to fill your prescriptions.

You choose the amount. A 30-day or 90-day supply.

- If you choose to fill a 30-day supply, you can use any retail pharmacy in your plan's network. You have the option of switching to a 90-day supply at any time.



A 90-day supply helps make life easier

You'll make fewer trips to the pharmacy for refills. You're more likely to stay healthy because with a 90-day supply on-hand, you're less likely to miss a dose.

- If you choose to fill a 90-day (or 3-month) supply, you can use select in-network retail pharmacies that are approved to fill 90-day prescriptions. You also have the option to use Express Scripts[®] Pharmacy, our home delivery pharmacy (if your plan allows).

You choose the pharmacy. Retail or home delivery.

There are thousands of retail pharmacies in your plan's network. They include local pharmacies, grocery stores, retail chains and wholesale warehouse stores - all places where you may already shop. **Every pharmacy in your plan's network can fill 30-day prescriptions, and a select number of pharmacies can fill 90-day prescriptions.** Here are some of the retail pharmacies in your plan's network that can fill a 90-day prescription. To see a full list, log in to the **myCigna[®] App** or **myCigna.com[®]**.

- Walgreens[®]
- Walgreens[®]
- Walmart[®] (including Sam's Club[®])
- Albertsons[®]/Safeway[®]
- Publix[®]
- Weis Markets
- Winn-Dixie[®]

CIGNA 90 NOW



Consider using Express Scripts® Pharmacy. They help make things easy by putting everything at your fingertips.

Home delivery is a convenient option when you're taking a medication on a regular basis. With just a few simple clicks of your mobile phone, tablet or computer, your important medications will be on their way to your door (or location of your choice). To learn more, go to Cigna.com/homedelivery.

- **Easily order, manage, track, and pay for your medications** on your phone or online
- Standard shipping at **no extra cost**
- Fill up to a **90-day supply** at one time
- **Helpful pharmacists** available 24/7
- **Automatic refills** or refill reminders so you don't miss a dose
- **Flexible payment options** if you need help paying for your medications

90-Day Fills



Ask your doctor for a 90-day prescription with refills



Have the office send your prescription electronically to Express Scripts Home Delivery or an approved in-network retail pharmacy



Get a convenient 90-day (or 3 month) supply of your medication

30-Day Fills



Ask your doctor for a 30-day prescription with refills



Have the office send your prescription electronically to Express Scripts Home Delivery or an approved in-network retail pharmacy



Get a convenient 90-day (or 3 month) supply of your medication

1. Some medications aren't available in a 90-day supply and may only be packaged in lesser amounts. For example, three packages of oral contraceptives equal an 84-day supply. Even though it's not a "90-day supply", it's still considered a 90-day prescription.

2. Not all plans offer home delivery as a covered pharmacy option. Please log in to the myCigna App or website, or check your plan materials, to learn more about the pharmacies in your plan's network.

3. Internal Cigna analysis performed Jan 2019, utilizing 2018 Cigna national book of business average medication adherence (customer adherent > 80% Proportion Days Covered), 90-day supply vs. those who received a 30-day supply taking antidiabetics, blood pressure medications, and statins.

4. Participating Cigna 90 Now pharmacies as of February 1, 2023. Subject to change.

5. The downloading and use of the myCigna App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply. Actual App features available may vary depending on your plan and individual security profile. Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com

6. Standard shipping costs are included as part of your prescription plan.

Para obtener ayuda en español llame al número en su tarjeta de Cigna.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Express Scripts, Inc., ESI Mail Pharmacy Service, Inc., Express Scripts Pharmacy, Inc., or their affiliates "Express Scripts Pharmacy" refers to ESI Mail Pharmacy Service, Inc and Express Scripts Pharmacy, Inc.

Help them get back to better.

Cigna Pathwell Bone & JointSM



More than 1 in 2 adults have a musculoskeletal (MSK) condition of the back, hip or knee. Behavioral and other chronic conditions are often connected as well. Add on the confusion of where to go and whom to see, and it's no wonder that MSK conditions are costing businesses money and lost productivity.

Cigna Pathwell Bone & Joint is setting a new standard in MSK care, guiding your employees to the right care at the right time with one easy, comprehensive and proactive program. Using expert data, a guided digital experience and clinical expertise combined with significant incentives to select top-tier providers, we're able to provide personalized programs that help put your employees in better control of their MSK conditions and overall well-being. Because healthier employees means healthier business growth.

WE'RE CONNECTING THE DOTS AND LEADING THE WAY.

Getting ahead of high costs. Using advanced predictive models, we can identify customers at risk for surgery up to a year in advance and proactively reach out with clinical guidance and a personalized plan.

Creating a personalized plan. A care advocate will work one-on-one with your employees via digital messaging or over the phone. They will create an action plan based on each employee's unique needs while guiding, motivating and encouraging their success.

Engaging and empowering. We help members take greater control of their MSK pain with our guided digital experience. This includes personalized activities and exercises, expert content, progress trackers, treatment decision support, and care navigation tools.

Guiding to a network of top-tier providers. We help to coordinate care with our highest-quality providers, including chiropractors, physical therapists and mental health professionals.

Providing a surgery benefit. If faced with surgery, employees will have access to in-network orthopedic surgeons and facilities that meet Cigna's rigorous quality, volume and outcome selection criteria. The benefit includes low or zero cost for surgery, pre and post-surgery support, and a travel benefit.

YOU'LL BE HAPPY WITH THE OUTCOMES.

Cigna Pathwell Bone Joint will help employees get on the right treatment path, reduce unnecessary surgeries and reduce your organization's spend.

Closed gaps in care. Leveraging advanced data and analytics, our proactive approach helps deliver better outcomes.

Lower total medical costs. Our predictive models and clinical expertise help to reduce the need for unnecessary interventions.

Sustainable outcomes. By addressing your employees' whole health and offering behavioral screenings, physical therapy, and pre and post-surgery support, they end up in a better spot.

Increased productivity. Best of all, improved quality of life for your employees.

Local Plus Networks Away From Home

AWAY FROM HOME, NEVER FAR FROM CARE

Find in-network care with LocalPlus when
you or your dependents are away from home.



Customers in Cigna's LocalPlus® Network know they can count on getting quality, affordable care right where they live. But what if you're temporarily away from home, taking a business trip or traveling on vacation? What if you have kids away at college who are on your health plan?

The care and coverage you deserve.

If you and your dependents are temporarily in an area that's outside of a LocalPlus network, we have you covered with our nationwide **LocalPlus Away From Home Care*** feature on myCigna*.



If you choose to go outside the LocalPlus Network (and you don't use our Away From Home Care feature), your care would be considered "out of network" and your share of the cost may be higher.

Find in-network care in just a few easy steps.

Here's how:

1. Log into myCigna.
2. Select "find care and cost."
3. Enter the applicable city/state or ZIP Code.
4. Search doctor by type (e.g., primary care) or search nearby health facilities.
5. Confirm (when on-screen message pops up) that you need care while you are away from home.
6. See search results for in-network providers or hospitals.

On myCigna, you can also:

"Go Virtual" for
24/7 care from
anywhere**



"See a Local Provider"
face-to-face at their
office



OR

What about an emergency?

You have access to nationwide in-network coverage in case of an emergency.

If you have any questions about your specific coverage or in-network providers, just call the number listed on the back of your ID card for 24/7 customer support.

Local Plus Networks



SAVE MORE ON QUALITY CARE.

You could save 20% on total medical costs.

Get quality care at the right price.

Health care costs are rising, but our need for quality care remains. Cigna LocalPlus® and LocalPlus IN deliver cost-effective solutions designed to be flexible and help you control health care costs - without sacrificing the quality and convenience your employees want and expect.

How does it work?

We collaborate with health care communities to create local, limited networks of healthcare providers, specialists, and hospitals that deliver value and results right where your employees live. Plus, our Away From Home Care feature gives employees access to in-network care from anywhere in the country.

LocalPlus plans are flexible and customizable. They come with a suite of wellness services and programs for employees, plus a package of ready-to-use communications for you to share. It's all designed to help drive better health outcomes and lower costs for your employees – and a potential 20% cost savings for your business.

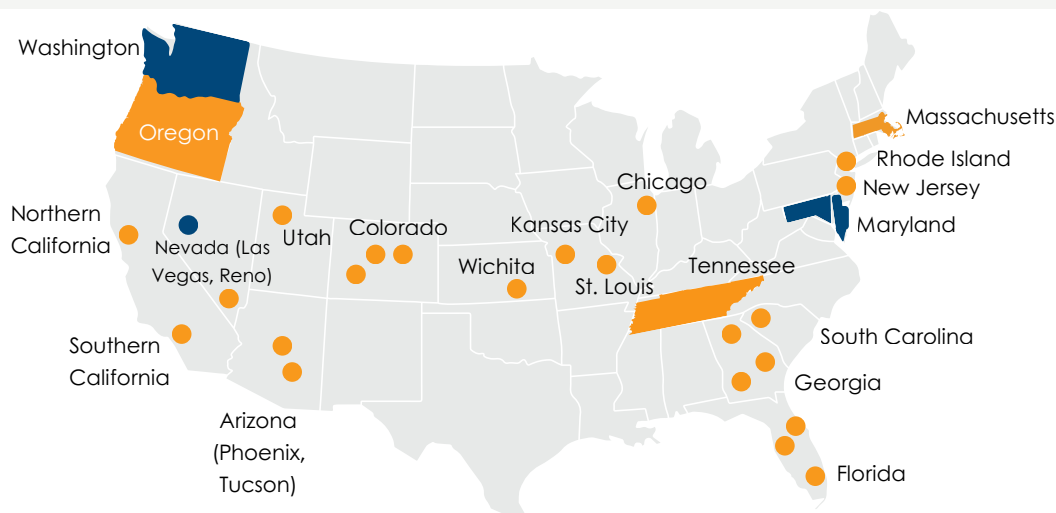
Affordable and accessible.

LocalPlus is designed to deliver cost-effective, quality care and peace of mind for today's busy, on-the-go families.

- More top-quality providers make it easier to choose and use quality care.
- Access to any LocalPlus network across the country
- When away from my LocalPlus network, the Away From Home Care feature provides nationwide coverage at in-network cost.
- Out-of-network coverage available with LocalPlus
- In-network-only coverage option available with LocalPlus IN

Cigna LocalPlus has national reach.

● Cigna LocalPlus Markets ● Cigna LocalPlus 2022 Markets



Cigna Identity Theft Program



Identity Matters.

Protecting **PRIVACY** and **SECURITY**.

Three ways to enroll

- 1) Visit <https://cigna.identityforce.com/starthere>
- 2) Call 833-580-2523
- 3) Employees who are new to the Cigna medical plan who have provided their email addresses on myCigna.com® will receive a registration link via email from IdentityForce.

Now is the time to protect what is most important. As our digital activity expands, fraud and scams increase exponentially, along with vulnerabilities that result from having sensitive personal information exposed. It's why **IdentityForce** offered through Cigna¹ will be included in your Cigna medical coverage at **no additional cost for you and any child(ren) living in your household up to age 18.**² We're here to provide you with **award-winning** identity theft protection built to proactively monitor, alert, and help fix any identity theft compromises.

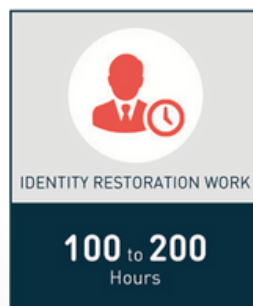
WHY NOW?

Our identities have become more than just a name, birthdate, and social security number. Today our identities include voice signatures and fingerprints, personal property records, health records, and even social media data. All of these details can be capitalized on by criminals to commit identity fraud, whether used directly in forms of synthetic identity theft, or used in social engineering attempts to extract money or personal details that provide additional opportunities for identity crimes.

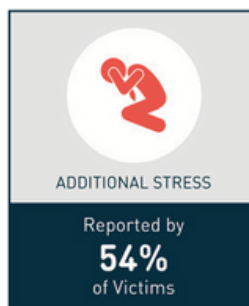
ID THEFT IMPACT

No one should have to deal with a lifetime of damage that could result from identity theft. We all likely know someone who has already been a victim of identity theft themselves, or had their good name compromised. Security incidents, scams, and fraud continue to grow as our world becomes increasingly digitalized and virtual, and protecting personal information is essential.

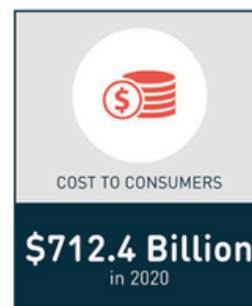
We not only proactively monitor the Dark Web, credit reports, and real-time fraud issues, but we will help fix any compromises to personal information. We'll make sure your identity is restored without the burden of phone calls and paperwork.



SANS Institute. "Identity Theft." 2021.



ITRC. "Consumer Aftermath Report." 2021.



Aite Group. "U.S. Identity Theft: The Stark Reality." 2021.

The program and services are provided by an independent company/entity and not by Cigna. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change.

¹ Family Coverage, which includes coverage for any adults living in your household, is available to purchase directly through Sontiq for a low monthly cost. You can purchase this coverage through your profile once you have registered for your IdentityForce monitoring services.

Cigna Identity Theft Program - Continued

Identity Theft Protection

Plan Features	UltraSecure ID
PRIVACY & SECURITY	
Password Manager	●
Bank and Credit Card Activity Alerts	●
Identity Vault and Secure Storage	●
Auto On Monitoring	●
Advanced Fraud Monitoring (Instant Inquiry Alerts)	●
Change of Address Monitoring	●
Court Records Monitoring	●
Fraud Alert Reminders	●
Dark Web Monitoring	●
Compromised Credentials Alerts	●
Sex Offender Notification	●
Social Media Activity Alerts (Adult and Child)	●
Data Breach Notification	●
Identity Threat Alerts	●
Junk Mail Opt Out	●
Smart SSN Tracker (SSN Monitoring)	●
Medical ID Fraud Protection	●
Mobile App (iOS and Android)	●
Two Factor Authentication	●
Lost Wallet Assistance	●
Child Monitoring (SSN and Dark Web)	●
401(k), HSA & Investment Account Activity Alerts	●
CREDIT MONITORING	
Credit Report Assistance	●
Credit Freeze and Lock Assistance (Adult and Child)	●
Credit Report Monitoring (Daily)	1 Credit Bureau
Credit Report and Score (Quarterly)	1 Credit Bureau
Credit Score Simulator	●
Credit Score Tracker (Monthly)	●
RESTORATION SERVICES	
White Glove Restoration	●
Pre-existing Identity Theft Restoration	●
Deceased Family Member Fraud Remediation ³	●
Identity Theft Insurance	\$1,000,000 ⁴
Stolen Funds Replacement	●
Any Financial Account Covered	●



Protect What Matters Most™

#1 Rated Consumer ID Theft Plans

As seen on CNBC and Investopedia



SOURCE | Rated Best Overall Identity Theft Service by Select on CNBC (Aug 2021) and a Best Identity Theft Protection Service of 2021 by Forbes Advisor

Cigna is offering IdentityForce identity theft protection as an employee benefit for all U500 subscribers and their children (in household) up to age 26. No cost to the City of Centennial employees to enroll. Children living in the subscriber household (under age 26) can be added to the subscriber account for monitoring. There is no additional fee to add children to the subscriber profile. There is an option to upgrade to Family Coverage if a subscriber wishes to add their spouse. The fee is heavily discounted through Cigna's offering and will be billed directly to the subscriber for the duration of the family membership. This membership profile will be managed between Sontiq and the member. Subscribers (with an email on file) will receive an email invitation with instructions to complete the registration process, set up their account, and activate their identity protection monitoring and alerts. If the subscriber does not receive this email within 15 days of the effective date **please visit [Fraud Protection \(identityforce.com\)](https://www.identityforce.com) or call IdentityForce Member Services at 833-580-2523**

2025 Medical Monthly Benefit Contribution (1/1/2025 - 12/31/2025)

Medical - Cigna Open Access Plus	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee Contribution (20-29 hours/week) 50% of ER Contribution+ EE Contribution
Employee Only	\$1,075.41	\$967.87	\$107.54	\$349.51	\$591.48
Employee + Spouse	\$2,258.37	\$1,860.47	\$397.90	\$863.02	\$1,328.14
Employee + Child(ren)	\$2,043.28	\$1,688.39	\$354.89	\$776.99	\$1,199.09
Family	\$3,226.25	\$2,634.77	\$591.48	\$1,250.17	\$1,908.87

Medical - Cigna LocalPlus In-Network	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee Contribution (20-29 hours/week) 50% of ER Contribution+ EE Contribution
Employee Only	\$995.16	\$895.64	\$99.52	\$323.43	\$547.34
Employee + Spouse	\$2,089.83	\$1,721.62	\$368.21	\$798.62	\$1,229.02
Employee + Child(ren)	\$1,890.79	\$1,562.39	\$328.40	\$719.00	\$1,109.60
Family	\$2,985.46	\$2,438.13	\$547.33	\$1,156.86	\$1,766.40

Dental - Group #0610377

1/1/2025 - 12/31/2025 (Employee Contribution Required)



Dental coverage allows for you and your family members to seek treatment from the dentist of your choice. Employees have the following two plans to select from. Your cost for services will vary depending upon whether the dentist providing services is contracted with Cigna. You will receive the greatest out-of-pocket savings when you see a DPPO provider. The chart below summarizes the key features of the two dental plans. The copay and coinsurance amounts listed reflect the members responsibility. You can locate in-network dentist by visiting Cigna's Dental website www.mycigna.com.

Description of Benefits	Cigna Dental DPPO Low		Cigna Dental DPPO High	
	In-Network DPPO Network	Out-of-Network	In-Network DPPO Network	Out-of-Network
Plan Reimbursement Levels	Based on PPO dentist's allowable fee	Based on out-of-network dentist's Usual, Customary and Reasonable fee (UCR) at the 90th percentile	Based on PPO dentist's allowable fee	Based on out-of-network dentist's Usual, Customary and Reasonable fee (UCR) at the 90th percentile
Deductible	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family	\$50 Individual & \$150 Family
Preventative Services (cleanings, x-rays)	100%	100%	100%	100%
Basic Services (root canal, fillings)	80%	80%	90%	90%
Major Services (caps, dentures, bridges)	50%	50%	60%	60%
Annual Maximum (per member)	\$1,500		\$2,000	
Orthodontia	Not Covered		50% up to \$1,500	

Out of Network dental services are based on the out of network dentist's Maximum Reimbursable Charge (MRC) for that service. The percentile used to determine the Maximum Reimbursement Charge is the 90th percentile. The member is responsible for the difference between the provider's normal charge and the MRC in addition to any applicable deductibles and member coinsurance amounts. You may be balanced billed for using an out of network provider.

Pre-determination of benefits is recommended when extensive dental work is recommended, and estimated charges exceed \$200. Covered dental expenses will be determined upon review of the proposed treatment plan. Plan payment is based on the services provided and on the coverage in force at the time services are completed according to the dental contract.

2025 Dental Monthly Benefit Contribution (1/1/2025 - 12/31/2025)

Dental - Base Option (Low Plan)	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee Contribution (20-29 hours/week) 50% of ER Contribution + EE Contribution
Employee Only	\$42.63	\$38.37	\$4.26	\$13.85	\$23.45
Employee + Spouse	\$86.27	\$71.15	\$15.12	\$32.91	\$50.70
Employee + Child(ren)	\$85.70	\$70.69	\$15.01	\$32.68	\$50.36
Family	\$137.18	\$111.88	\$25.30	\$53.27	\$81.24

Dental - Buy Up Option (High Plan)	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee Contribution (20-29 hours/week) 50% of ER Contribution + EE Contribution
Employee Only	\$49.45	\$38.37	\$11.08	\$20.67	\$30.27
Employee + Spouse	\$100.07	\$71.15	\$28.92	\$46.71	\$64.50
Employee + Child(ren)	\$99.41	\$70.69	\$28.72	\$46.39	\$64.07
Family	\$159.13	\$111.88	\$47.25	\$75.22	\$103.19

Vision - Group #30055031

1/1/2025 - 12/31/2025 (Employee Contribution Required)

City of Centennial offers you a choice of two vision plans administered by VSP. VSP is one of the largest vision providers in the country and offers personalized eye care that helps you and your family stay healthy. Using your VSP benefits is easy. Create an account and locate providers at www.vsp.com. At your appointment, tell the provider you have VSP. There's no ID card necessary.

Description of Benefits	Standard Plan	Premier Plan	Out-of-Network
	In-Network VSP Choice	In-Network VSP Choice	
Frequency	Once Every 12 months	Once Every 12 months	Once Every 12 months
Exam	\$20	\$20	Up to \$45
Lenses	\$20 Copay options for lens enhancements	\$20 Copay options for lens enhancements	100%
Frames	\$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	\$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	Up to \$60 copay for exam \$130 allowance for lenses	Up to \$60 copay for exam \$130 allowance for lenses	Up to \$105
LighCare	Not Covered	\$200 allowance for non-prescription sunglasses or non-prescription blue light filtering glasses	N/A

In addition to 2,000 regional retail chain locations on the VSP Network, VSP's Retail Chain Affiliate Partners add more than 1,000 optical stores for your convenience. These Partners include Costco Optical, Visionworks, Wisconsin Vision, Heartland Vision, RxOptical and Cohen's Fashion Optical.

EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> • Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.
	Routine Retinal Screening <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam
	Laser Vision Correction <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

VSP Member Additional Services

SAVE TIME AND MONEY WITH EYECONIC: WWW.EYECONIC.COM & VSP EXTRAS PREMIER PROGRAM

Use your VSP vision benefits to purchase contacts, glasses and sunglasses online with Eyeconic. The best part? You'll love and save additional 20% on eyewear, just for being a VSP member. Here is how you start saving:

1. Find your product. More than 50 brands you know and love. All at the best possible price when you apply your benefits.
2. Customize your order. Choose your lenses, upload your prescription, and see your savings in real time.
3. We do the rest. Eyeconic is the only site where you can buy eyewear with your VSP insurance - in network

More reasons to love Eyeconic

- Free shipping and returns
- A free frame adjustment or contact consultation on us
- Save up to \$120 on contacts with an annual supply discount
- See yourself in any pair with our virtual Try-on tool
- Choose from 50+ popular brands like Calvin Klein, Cole Haan, Nike, ACUVUE, Biofinity, DAILIES and more

You deserve to look great at a price that won't break the bank. Save on your perfect pair of glasses- including designer frames and lens enhancements like anti-glare lenses.



Find a wide selection of featured frame brands at Premier Program locations, now including private practice doctors and Visionworks* retail locations nationwide.

vsp exclusive member extras

Get an

Extra \$20

to spend on

Featured Frame Brands

Up to

40% OFF

Lens Enhancements

Like shopping online?



Use your benefits on eyeconic.com -the VSP preferred online retailer that gives you access to more than 60 brands of contacts, eyeglasses, and sunglasses, and connects you directly with your eye doctor.



vsp
vision care
EXCLUSIVE MEMBER
EXTRAS

SAVE UP TO 60% ON BRAND-NAME HEARING AIDS

Like vision loss, hearing loss can have a huge impact on your quality of life. However, the cost of a pair of quality hearing aids usually costs more than \$5,000, and few people have hearing aid insurance coverage.

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP Vision Care members. You can save up to 60% on a pair of hearing aids with TruHearing. What's more, your dependents and even extended family members are eligible, too.

In addition to great pricing, TruHearing provides you with:

- Three provider visits for fitting and adjustments
- 45-day trial
- Three-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid for non-rechargeable models

Plus, with TruHearing you'll get:

- Access to a national network of more than 6,000 hearing healthcare providers
- Discounted pricing on a wide selection of the latest brand name hearing aid
- High quality, low cost batteries delivered to your door

Best of all, if you already have a hearing aid allowance from your health plan or employer, you can combine it with TruHearing prices to reduce your out-of-pocket expense even more!

TruHearing
truhearing.com/vsp

HERE'S HOW IT WORKS:

Contact TruHearing.

Call **877.396.7194**. You and your family members must mention VSP.

Schedule exam.

TruHearing will answer your questions and schedule a hearing exam with a local provider.

Attend appointment.

The provider will perform a hearing exam, make a recommendation, order the hearing aids through TruHearing, and fit them for you.

Learn more about this VSP Exclusive Member Extra at
truhearing.com/vsp or call 877.396.7194 with questions.

2025 Vision Monthly Benefit Contribution (1/1/2025 - 12/31/2025)

Vision - Standard (Low Plan)	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee (20-29 hours/week) 50% of ER Contribution+ EE Contribution
Employee Only	\$8.36	\$7.52	\$0.84	\$2.72	\$4.60
Employee + Spouse	\$13.38	\$11.12	\$2.26	\$5.04	\$7.82
Employee + Child(ren)	\$13.65	\$11.34	\$2.31	\$5.15	\$7.98
Family	\$22.01	\$18.03	\$3.98	\$8.49	\$13.00

Vision - Premiere (High Plan)	Total Monthly Premium	Monthly Employer Contribution	Monthly Full-Time Employee Contribution (36+ hours/week)	Monthly Part-Time Employee Contribution (30-35 hours/week) 25% of ER Contribution + EE Contribution	Monthly Part-Time Employee (20-29 hours/week) 50% of ER Contribution+ EE Contribution
Employee Only	\$9.86	\$7.52	\$2.34	\$4.22	\$6.10
Employee + Spouse	\$15.78	\$11.12	\$4.66	\$7.44	\$10.22
Employee + Child(ren)	\$16.11	\$11.34	\$4.77	\$7.61	\$10.44
Family	\$25.98	\$18.03	\$7.95	\$12.46	\$16.97

Flexible Spending Account (FSA)



Rocky Mountain Reserve (Plan Year 1/1/2025 - 12/31/2025)

<https://user.rmrbenefits.com/login>

Rocky Mountain Reserve administers the City's Flexible Spending Account (FSA) plan for both Health Care and Dependent Care.

The 2025 FSA contribution limits

- \$3,300 for Health Care
- \$5,000 for Dependent Care - married and filing federal taxes jointly or a single parent
- \$2,500 for Dependent Care - married and filing separate federal tax return

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 CARES Act of March 2020 expanded the benefits of FSA's by removing the prescription requirement for several Over the Counter (OTC) drugs and medicines and by adding feminine hygiene products to the list of eligible expenses for reimbursement. This means you can now use your FSA to reimburse yourself or you can use your debit card to pay for OTC items directly.

1/1/25 - 12/31/25 Plan Year: The 2 ½- month grace-period will apply. All FSA funds may be used on medical, dental and/or vision expenses incurred through March 15, 2026. Funds not used after that point will be forfeited. Members that incur expenses (medical, dental and/or vision claims) up to March 15th have until March 31st to submit for reimbursement.

Example:

- An employee elects \$2,750 for the 2025 FSA plan year but only has expenses totaling \$2,000 by December 31, 2025. They then incur \$650 of medical expenses on February 1, 2026. The employee has until March 31, 2026 to submit to RMR the \$650 for reimbursement.

Reminder: Rocky Mountain Reserve has partnered with The FSA Store, the flexible spending account site. Your FSA Dollars can be spent here, and you can use your debit card. Visit the site at www.fsastore.com

Helpful Hints:

- Save your receipts!!!!
- Debit cards are good and get reloaded with elected amounts
- Use it or lose it benefit - **SO SHOP FSA Store**



401(a) Money Purchase Plan (Plan Number: 100728-02)

www.empowermyretirement.com



The City has opted out of Social Security. Instead, employee earnings are covered under a 401(a) qualified retirement plan, rather than Social Security. All Employees are required to contribute 8% and the City of Centennial contributes 10% of your pre-tax earnings to a Money Purchase Plan that is qualified under Section 401(a) of the IRS Code. Employee contributions are 100% vested. The following vesting schedule applies to the City's contribution to the Money Purchase Plan.

Vesting Schedule	
Upon Hire	62%
Year 1	71%
Year 2	80%
Year 3	90%
Year 4	100%

457(b) Plan (Plan Number: 100728-01)

The 457(b) Deferred Compensation Plan allows eligible employees the opportunity to set aside additional pre-tax dollars for retirement up to an annual limit determined by the IRS. The 2025 limit is \$23,500 with a catch-up contribution limit of up to \$7,500 for those age 50 and older. A higher catch-up contribution of up to \$11,250 instead of \$7,500 applies to employees aged 60-63.

3% matching contribution. The City will contribute 1% for every 1% an employee saves up to 3%. You will be 100% vested from the beginning!

Employees will be automatically enrolled into the program. You must contact Human Resources if you elect to opt out.

Group Life and AD&D (Paid for by the City)

Group # G000BYXD



Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like covering everyday expenses, paying off debt, and protecting savings. AD&D provides even more coverage if you die or suffer a covered loss in an accident.

www.mutualofomaha.com

Remember to name your beneficiary!

Life Benefit	Two times basic annual earnings but in no event less than \$10,000 or more than \$250,000
Maximum Amount	\$250,000
Guarantee Issue	\$250,000
Accidental Death & Dismemberment (AD&D) Benefit	The principal sum amount is equal to the amount of your life insurance benefit. Please refer to your certificate of coverage for dismemberment schedule of benefits.
Benefits Reduction	At age 65, amounts reduce to 65% At age 70, amounts reduce to 50% Coverage terminates at retirement
Additional Benefits	<ul style="list-style-type: none"> • Living Care/ Accelerated Death Benefit 80% of the amount of the life insurance is available to you if terminally ill. not to exceed \$200,000. • Waiver of Premium if its determined that you are totally disabled, our life insurance benefit will continue without payment of premium, subject to certain conditions. • Conversion if your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability {information about your health}. You will be responsible for the premium for the coverage. Conversion must be made within 31 days of your date of term.



Group Short Term Disability (Paid for by the City)

Group # G000BYXD



How would you pay your bills if you were sick or injured temporarily?

Even a short illness or injury could seriously impact your paycheck. Sick time will get you by while it lasts, but what happens when your sick days run out? A Short-term disability policy provides you with cash benefits when you need it, plus it gives you peace of mind so you can recover faster and get back on the job sooner.

Benefit Percentage	60% of weekly earnings
Maximum Weekly Benefit	\$1,500
Elimination Period	Benefits begin on 1st day for accident; 8th day for illness Including pregnancy, which pays 6 weeks for normal delivery and 8 weeks for C-Section delivery
Maximum Benefit Period	Up to 13 weeks
Partial Disability Benefit	If you become disabled and can work par-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work fulltime.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to the total weekly benefit payable for the remainder of the maximum benefit period will be paid to your eligible survivor.
Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
Hearing Discount Program	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

During enrollment you will be offered 2 options regarding how you may enroll in STD coverage. You can only make a change at initial or open enrollment. See human resources for the election paperwork. **If a selection is not made your coverage will be defaulted to Option 1 below.**

Option 1 - Non-Taxed STD Benefit - (Taxed Premium)

By selecting option 1 of STD, this means you will PAY TAXES on the company paid STD premium during each payroll deduction. By paying taxes on the STD premium you will NOT be taxed on the STD Benefit in the event of a claim.

Option 2 -Taxed STD Benefit - (Tax Free Premium)

By selecting option 2 of STD, you will NOT pay taxes on the company paid premium. This means you WILL be taxed on the STD Benefit in the event of a claim.

Group Long Term Disability (Paid for by the City)

Group # G000BYXD



Your ability to earn an income may be your most important asset.

Most people don't think twice about insuring their home, automobile or health. However, many people don't recognize just how important it is to insure their income.

Benefit Percentage	60% of monthly earnings The premium for your LTD coverage is waived while you are receiving benefits.
Maximum Monthly Benefit	\$6,000
Elimination Period	90 days after the onset of your disabling injury or illness or the date your STD ends.
Maximum Benefit Period	Later of age 65 or Social Security Normal Retirement Age (SSNRA)
Pre-Existing Condition	A sickness or injury for which you have received medical treatment, consultation, care or services 3 months prior to your coverage effective date will not be covered until you are covered under the plan for 12 months
Partial Disability	If you become disable and can work part-time (but not full-time), you may be eligible for partial disability benefits
Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor
Disabilities related to mental disorders, alcohol and drug abuse are only payable for up to 24 months per occurrence.	
This plan also has access to the Hearing Discount Program. The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.	

During enrollment you will be offered 2 options regarding how you may enroll in LTD coverage. You can only make a change at initial or open enrollment. See human resources for the election paperwork.

If a selection is not made your coverage will be defaulted to Option 1 below.

Option 1 - Non-Taxed LTD Benefit - (Taxed Premium)

By selecting option 1 of STD, this means you will PAY TAXES on the company paid LTD premium during each payroll deduction. By paying taxes on the LTD premium you will NOT be taxed on the LTD Benefit in the event of a claim.

Option 2 -Taxed LTD Benefit - (Tax Free Premium)

By selecting option 2 of LTD, you will NOT pay taxes on the company paid premium. This means you WILL be taxed on the LTD Benefit in the event of a claim.

Voluntary Accident (Paid for by Employee)

Group # G000BYXD

Accident insurance is an affordable way to make sure you can cover the gap between what your medical insurance covers and what you'd owe out of pocket if you or a family member were to get injured. It's protection that's also convenient. In the event of a covered accident, your accident policy will pay a benefit directly to you. You can use this money wherever you need it most. Whether that's to help with your deductible, copay and other medical bills, or your daily expenses while you recover. Plan details and rates are available on the ADP online portal.

Benefits	Amounts
Initial Care & Emergency - Most treatment / service required within 72 hours of accident; Once per accident per insured person	
Emergency Room	\$300
Urgent Care Center	\$225
Initial Physician Office Visit	\$100
Ambulance	Up to \$1,500
Specified Injuries	
Fractures (Surgical / Non - Surgical)	Up to \$9,000/ Up to \$4,500
Dislocations (Surgical / Non-surgical)	Up to \$10,000/Up to \$5,000
Lacerations	Up to \$900
Burns	Up to \$20,000
Dental	Up to \$300
Hospital, Surgical & Diagnostic	
Admission	\$1,500
Daily Confinement (Up to 365 days per accident)	\$300 per day
ICU Confinement (Up to 15 days per accident)	\$600 per day
Rehab. Facility Confinement (Up to 30 days per accident)	\$200 per day
Surgical	Up to \$3,500
Diagnostic	Up to \$300
Follow-Up Care - Treatment / service required within 365 days of accident; Medical device is once per accident per insured person	
Physician Follow-Up Office Visit	\$150; Up to 6 per accident
Therapy Services	\$75; Up to 6 per accident
Medical Device	\$300
Prosthetic Device(s)	\$1,250; Up to 2 per accident
Additional Benefits - Benefits are payable within 365 days of accident	
Transportation (Up to 3 trips per accident)	\$400 per trip
Lodging (Up to 30 nights per accident)	\$200 per night
Catastrophic Benefits - Benefits are payable within 365 days of accident; Once per accident per insured person	
Principal Sum (PS)	You: \$50,000 Spouse: \$25,000 Child(ren): \$10,000
Common Carrier Accidental Death	300% of PS
Dismemberment & Paralysis	Up to 100% of PS
Reasonable Modifications	Up to 10% of PS
Coma	50% of PS

Employee/Member	Employee/Member + Spouse	Employee/Member + Child(ren)	Employee/Member + Family
\$4.67	\$6.74	\$8.58	\$11.28

Voluntary Critical Illness (Paid for by Employee)

Group # G000BYXD



You may have medical insurance, but that doesn't mean you're covered for all of the expenses resulting from a serious illness that you probably haven't budgeted for. Things like copays, deductibles, loss of income, child-care and travel. Group Critical Illness helps fill the gap caused by out-of-pocket costs, creating a financial safety for you and your family.

Covered conditions include Heart attack, stroke, cancer, end stage renal (kidney) failure, major organ transplant, severe coronary artery disease with recommendation for bypass surgery, carcinoma in situ (cancer that has not metastasized). Premiums will be deducted directly from your paycheck. Log into ADP for full plan options and rates.

Benefit Category	Condition	% of CI Principal Sum
Heart/Circulatory/Motor Function	Heart Attack, Heart Transplant, Stroke, ALS (Lou Gehrig's), Advanced Alzheimer's, Advanced Parkinson's	100%
	Heart Valve Surgery, Coronary Artery Bypass, Aortic Surgery	25%
Organ	Major Organ Transplant/Placement on UNOS List, End-Stage Renal Failure	100%
	Acute Respiratory Distress Syndrome (ARDS)	25%
Children/Developmental *benefits only available to children	Cerebral Palsy, Structural Congenital Defects, Genetic Disorders, Congenital Metabolic Disorders, Type 1 Diabetes	100%
Cancer	Cancer (Invasive)	100%
	Bone Marrow Transplant	50%
	Carcinoma in Situ, Benign Brain Tumor	25%

Coverage Guidelines			
	Minimum	Maximum	Guarantee Issue
For You Elect in \$10,000 increments	\$10,000	\$30,000	\$30,000
Spouse Elect in \$10,000 increments	\$10,000	100% of employee's CI Principal Sum. up to \$30,000	\$30,000
Child(ren) *benefit for each child	25% of employee's CI Principal Sum. up to \$5,000		\$5,000

Additional Benefits	
Policy Benefit Maximum	The maximum payout amount is 400% of the CI Principal Sum amount for each insured person. If the policy benefit maximum is reached for an insured person the coverage will terminate. Dependents will remain insured if you continue to satisfy the eligibility requirements of the policy.
Health Screening Benefit	Pays a flat, annual benefit of \$50 for a health screening test.
Additional Occurrence Benefit	Once benefits have been paid for a Critical Illness, no additional benefits are payable for that same Critical Illness for each insured person. Benefits are still payable for any other Critical Illness in the same benefit category, for each insured person.
Reoccurrence Benefit	The reoccurrence benefit is equal to 100% of the Critical Illness principal sum.

Voluntary Critical Illness Employee or Spouse Premium Rates (26 payroll deductions per year)			
Age	\$10,000	\$20,000	\$30,000
0 - 29	\$1.15	\$2.31	\$3.46
30 - 39	\$1.98	\$3.97	\$5.95
40 - 49	\$4.15	\$8.31	\$12.46
50 - 59	\$8.40	\$16.80	\$25.20
60 - 69	\$17.26	\$34.52	\$51.78
70 - 79	\$32.12	\$64.25	\$96.37
80+	\$44.77	\$89.54	\$134.31

Child dependent coverage is offered at no additional cost.

Additional Benefits for You

Employee Assistance Program (EAP)

www.mutualofomaha.com/eap

800-316-2796

Grief and Loss: You can reach a knowledgeable and understanding counselor, 24/7 assistance at 800-238-1439

Benefit eligible to all employees and dependents!

Employee Assistance Program

We're Here
to Help

Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial matters

EAP Benefits

- Access to EAP professionals 24 hours a day, seven days a week
- Provides information and referral resources
- Service for employees and eligible dependents
- Robust network of licensed mental health professionals
- Three face-to-face sessions* with a counselor (per household per calendar year)

*Face-to-face visits can also be used toward legal consultations

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions per six-month period.

- Legal assistance and financial resources
 - Online will preparation
 - Legal library & online forms
 - Financial tools and resources
- Resources for:
 - Substance use and other addictions
 - Dependent and elder care resources
- Access to a library of educational articles, handouts and resources via mutualofomaha.com/eap

What to Expect

You can trust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is no cost to you for utilizing EAP services. If additional services are needed, your EAP will help locate appropriate resources in your area.

Don't delay if you need help

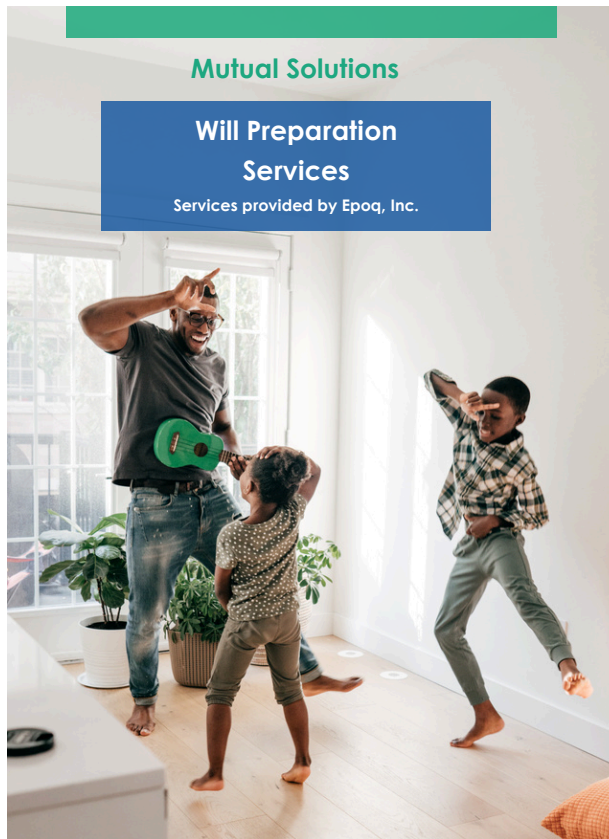
Visit mutualofomaha.com/eap or call

800-316-2796 for confidential consultation and resource services.

Additional Benefits for You - Cont.

www.willprepservices.com

Use the code: MUTALWILLS



Create your will at
www.willprepservices.com
and use the code
MUTUALWILLS to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die.

Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

That's why it's good you have access to **FREE** online will preparation services provided by Epoq, Inc. (Epoq).

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following **FREE** documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

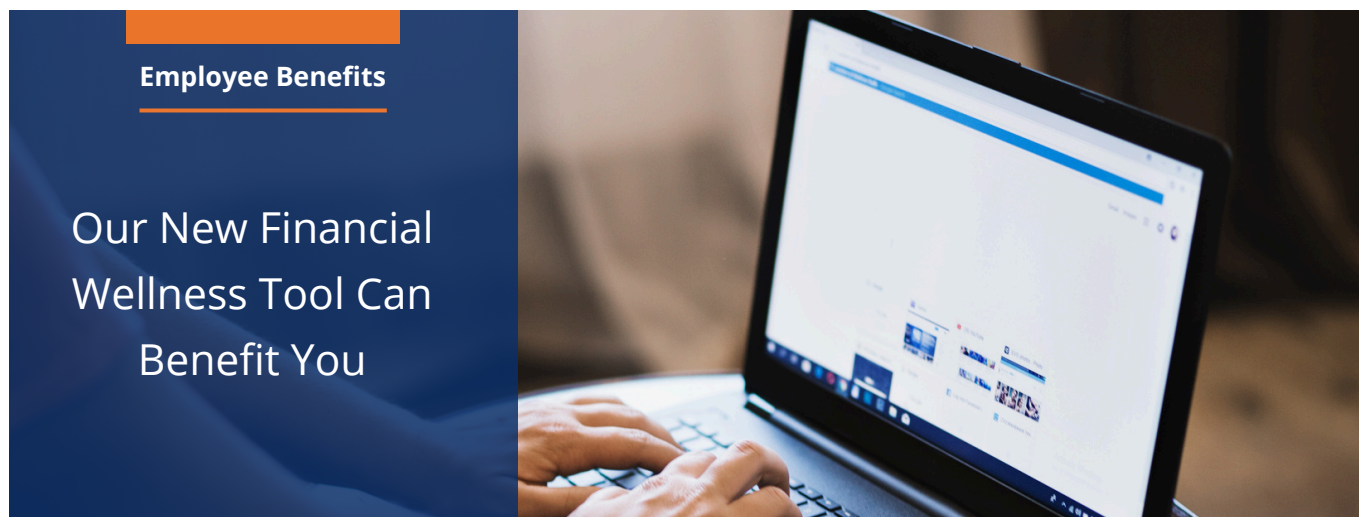
Here's how it works:

- Log on to www.willprepservices.com and use the code MUTUALWILLS to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding - Check with your state for requirements

Additional Benefits for You - Cont.

www.mutualofomaha.com/eap

click on "Managing Finances" to locate the Enrich Link then click sign up!



How do you feel about your current financial situation? Nearly half of all employees nationwide say they worry about their personal finances while at work. We don't want you to be part of that statistic.

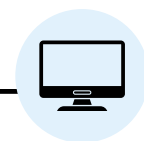
To help you make better informed financial decisions, you now have access to a new financial wellness tool that's part of Mutual of Omaha's Employee Assistance Program.

The financial wellness tool from Enrich is a convenient, one-stop shop that provides you access to a variety of informational and educational resources with one goal in mind - to help you become financially healthy.

Here are the resources you'll find in the financial wellness tool:

- Online courses
- Webinars and financial coaching videos
- Budgeting tools and calculators
- Career development tools
- Chat functionality for technical support
- And more!

The availability of this tool comes at a great time as you are putting more focus and effort into exploring solutions to your financial situation.



Here's how it works:

Go to **mutualofomaha.com/eap**

Click on **Managing Finances** to locate the Enrich link.

Click **Sign Up**.

Complete **registration** information and begin.

Set up your profile:

It's as easy as 1-2-3!

1. Complete your Financial Wellness Checkup. This will help Enrich make personalized recommendations for content, tools and courses.
2. Choose a cover photo of your top financial goals.
3. Upload a profile photo

Additional Benefits for You - Cont.

Worldwide Travel Assist

Services available for business and personal travel

Within the U.S Call toll free: 800-856-9947

Outside the U.S. call collect: 12-935-3658



Mutual Solutions

Worldwide Travel
Assistance That
Travels With You



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip - We'll Be There If You Need Us - 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

***Brought to you by Mutual of Omaha Insurance Company. Services provided by AXA Assistance USA (AXA)**

****Available at any time, not subject to 100 mile travel radius**

Emergency Travel Support Services

- Telephonic translation and interpreter services - 24/7 access to telephone translation services
- Locating legal services - referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage - assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash - assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages - assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement - coordination of credit card, airline ticket or other documentation replacement
- Vehicle return - if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

Worldwide Travel Assist - Cont.

Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment - in the event of death, assist in the return of mortal remains
- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

Recovery Information

- Information regarding the steps to recover from credit card and check fraud

- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

Assistance

If you need help with an ID theft issue, case managers are available 24 hours a day, seven days a week and can be reached by calling the same toll-free number used to contact AXA: 800-856-9947.

Travel Assistance Plan Limitations

AXA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

Employee Assistance Plan

MINES
& ASSOCIATES
Your Employee Assistance Program

800.873.7138

www.MINESandAssociates.com

Live well, live balanced, live life



Counseling

Free and confidential counseling services for everyday life situations including stress, anxiety, depression, family situations, drug and alcohol abuse, relationships, death and grief, and work-related topics.



Legal & Financial

Practical legal and financial assistance that includes:

- **Free 30-minute consult** per legal/financial matter.
- **25% discount** on select services after the initial consult. Use your **EAP sessions** for financial/Medicare coaching.



Work/Life

Unlimited work/life services to help find the right service for your needs such as childcare, eldercare, and convenience services including everything from nutrition classes to finding the perfect dog walker.



Wellness

No matter your wellness goals, MINES can help. You have:

- **4 professional wellness sessions** with a personal coach.
- **4 sessions** of parental coaching & lactation consults.
- **6 week** Virtual Reality smoking cessation program.



Online

Sign on to **PersonalAdvantage** to access:

- **Online Resource Library** full of articles, assessments, training, and financial tools designed to beat stress and improve work/life balance.
- **eM Life mindfulness service** for live sessions, community support, and expert instructors that can help you live a healthier, more balanced life.



Your Info

As an employee of the **City of Centennial**, you and each member of your household have up to **3 counseling session per life situation*, per contract year**.

Digital message-based, telephonic, video, and face-to-face counseling available.

To access services:

Call MINES at 1-800-873-7138

Or visit:

minesandassociates.com

Company Code: centennialco

Your company code is used to register for online services as well as complete online requests for service. Log on today to access your services and mindfulness app.

Contract Year: 1/1 - 12/31

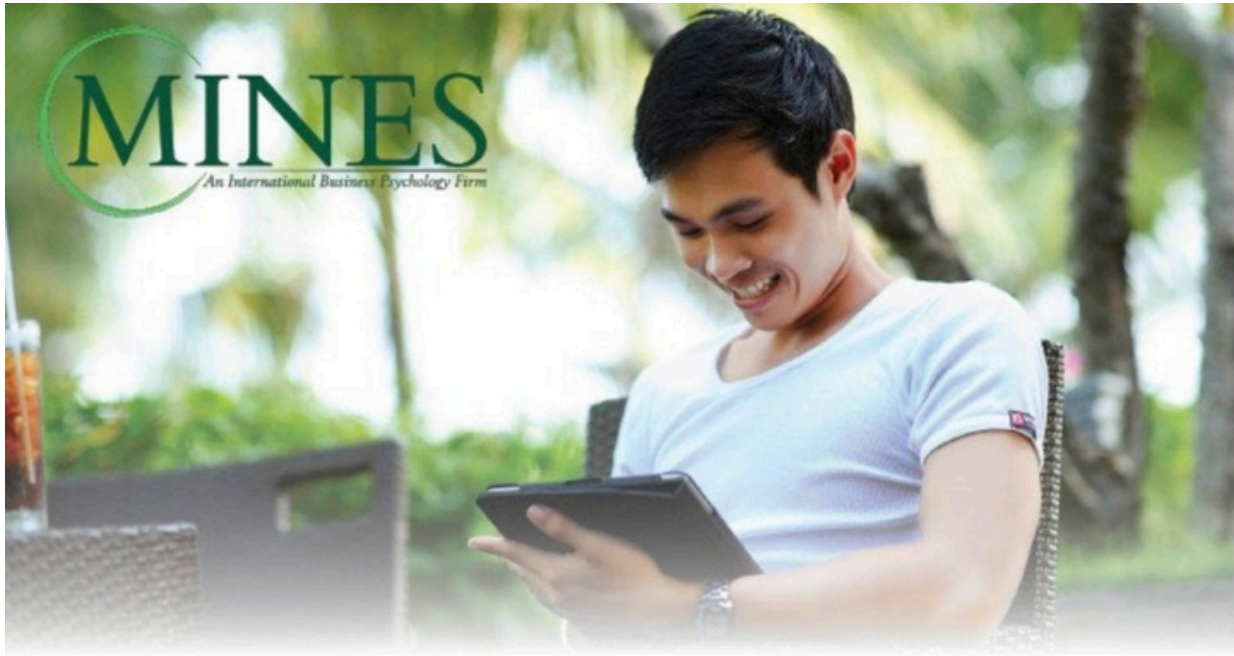
**Free & Confidential
Support 24/7**

***Per Life Situation:** A distinct, separate and new life event. A MINES case manager will review requests for additional sets of sessions. Continuation of counseling is not a separate, distinct and new life event. This guide is for informational purposes only. Call MINES for details.

Employee Assistance Plan

www.minesandassociates.com

Company Code: centennialco



Access Your EAP Services Online!

With MINES EAP, you can access your Employee Assistance benefits online. Accessing your services online is fast, easy, and available 24-hours a day to make sure we are there when and where you need us!

If you would like to access your EAP services through MINES Digital Intake, please follow the steps below:

- ① Make sure you have your company code. This can be found on your EAP guide, asking your HR department, or by calling MINES at 800-873-7138.
- ② Go to www.minesandassociates.com and click the "Access Your Digital Services" button or navigate to the "Your Digital Services" under the "EAP Resources" tab at the top of our website.
- ③ You will first be asked to create your profile. You only need to do this once. Please note, if you have used MINES in the past, you may already have a profile on record. You will then receive notice that your email is already in use when trying to register. Should this happen, please call us at the number below or email to info@minesandassociates.com to request an invitation to register with the Digital Intake.
- ④ Once a profile has been created, you can click on "New Digital Intake" at the top of your profile page and get started today!

Please call us at 800-873-7138 M-F 8:30am to 5:00pm MST if you have any questions about the digital intake, would like assistance completing your intake, or if we can assist with anything else.

Employee Assistance Plan

Work/Life Referral Services

Here at MINES, we know how difficult balancing work and family can be. For everything from finding the right dependent care providers for your children or elderly loved ones, to knowing where to find a good pet sitter, our work/ life referral services are here to help. Call into MINES for unlimited support, research, and referrals for your needs and circumstances.



MINES' work/life referral services are here to guide you and your loved ones down the right path when it may be difficult to make sense of all the available options.

How to Access Services

Call MINES at 1-800-873-7138 to speak with a MINES team member.

If you are not in our system, we will ask some basic questions such as your name, address, company, etc.

After an initial conversation regarding your particular needs, MINES will provide you with a list of information which will include educational resources on the topic, referrals, as well as a number of recommendations to assist you in your decision-making process. We can even check for availability and make appointments on your behalf.

If you have any additional questions or need other information, MINES staff will be happy to assist you. After your call MINES will follow up with you to ensure you received the resource you were seeking, hear any feedback you may have, and check if any further assistance is needed.

Home/Convenience:

- Community Education Classes
- Fitness Programs & Trainers
- Home Cleaning
- Home Repair Services
- Moving Services
- Organizer Services
- Pet Care
- Relocation Information
- Yoga Classes

Parenting:

- Before/After School
- Childcare Centers
- Family Day Care
- Nannies & In-home Care
- Summer Camps
- Adoption
- Child Development
- College Planning
- New Parents and Pregnancy
- Special Needs

Eldercare:

- Assisted Living Facilities
- Caregiver Support
- Community Services
- Home Health Care
- Hospice
- Medicare/Medicaid
- Nursing Homes
- Respite Care
- Social Security Transportation

Work/Career:

- Career Exploration
- Job Performance Concerns
- Job Search Strategies
- Resume Review
- Time Management
- Work-Life Integration

Nutrition:

- Diabetes
- Food Allergies
- Healthy Eating
- High Blood Pressure
- High Cholesterol
- Lactation
- Weight Management

Employee Assistance Plan



As part of MINES and Associates' continuing mission to provide you with a full and comprehensive Employee Assistance Program to support you and your wellness needs, you now have access to Mindcotine™, a robust smoking cessation program as well as an in-depth parental coaching program. Parenting Made Joyfur™. We know that everyone has different wellness goals and are tackling unique challenges in their lives, so we strive to provide a service mix that can help you no matter your life situation. Please see below for more details on these services.



Mindcotine™

A Comprehensive Smoking Cessation Program. You, and your household members, can access an inclusive CB-based smoking cessation program that offers a technological, data driven approach to quitting smoking. The program includes:

- Virtual reality mindful exposure therapy.
- 6-week program with 8-month follow up to help you stay smoke free.
- Peer support component, all resulting in a 33% quit rate and 45% smoking reduction rate for users.



Parenting Made Joyful™

Parent Coaching Program. You, and your household members, will be able to access a diverse selection of new parent coaching topics and work directly with a coach, across up to 4 coaching sessions, to address a multitude of issues with children ages 0-6 including solving sleep and behavior problems, learning how to work from home with kids at home, getting along with siblings, and more. The Parenting Made Joyful™ portal is made up of 5 modules containing 70+ lessons, resources, and quizzes to reinforce key concepts. The modules are:

- The Welcome Module
- The 5 Principles of Parenting Made Joyfur™
- Behavior Training: Deep dive
- Sleep Training
- Parental Sanity

***** Additional parenting resources available focusing on lactation coaching through Corporate Breastfeeding Support. Call MINES for details! *****

These services are free of charge and available to you and your household members. For questions or to utilize these or any of your EAP services, including confidential counseling, please call MINES at **1-800-873-7138** and a MINES Team Member will be happy to assist you.

Centennial Wellness Program



The City's award-winning Wellness Program promotes work/life balance across the pillars of Well-Being.

Purpose: Liking what you do each day and being motivated to achieve goals

Social: Having supportive relationships and love in your life

Financial: Managing your economic life to reduce stress and increase security

Community: Liking where you live, feeling safe, and having pride in your community

Physical: Having good health and enough energy to get things done daily

(Source: Gallup-Healthways' definition of Well-Being)

Purpose	Social	Financial	Community	Physical
StrengthsFinder	Team Challenge	One America One-on-Ones	Volunteer Opportunities	Fresh Fruit
Strengths Coaching	Rockies Game	EAP - Financial & Legal Referrals	Engagement Survey	Step Challenge
Employee Recognition	Lunch and Learns	Will Preparation	Giving Kudos	Flu Shots
Values	Summer Family Picnic	457 Auto-Enroll and Match	Wellness Award	Team Challenge
What I Do Best				Fitness Reimbursement
				On-Site Fitness Center

Strengths and Engagement

Seven-Time Winner

2017, 2018, 2019, 2020, 2021, 2022 & 2023



**GALLUP EXCEPTIONAL
WORKPLACE AWARDS**

Strengths are the unique combination of talents, knowledge, and skills that every person possesses. People use these innate traits and abilities in their daily lives to complete their work, to relate with others, and to achieve their goals. But most people don't know what their strengths are or have the opportunity to use them to their advantage. At the City of Centennial, you will have an opportunity to find out what your strengths are and work in a culture of engagement and do what you do best every day.

Performance

The City is committed to strengths-based development. It is important to remember that talents are innate and can be cultivated into strengths. The City recognizes employees and works with you to identify your strengths - what you need to do to be successful by applying your talents in your role.

Training and Development

Two key drivers of employee engagement:

- You know what's expected of you
- You have the opportunity at work to learn and grow

How do we create planning for our development?

- We own our own development
- We are successful because of who we are - not who we aren't
- We cannot be successful alone
- Make plans for we would CHOOSE to do, not one we feel we SHOULD do



Recognition Program

Notes

Giving praise and saying thank you is a great way to show you appreciate someone's efforts where they have gone above and beyond, made a difference, or simply helped you accomplish something you were working on. Kudos can be good for efforts where the results were publicly noticed, or for work behind the scenes that made your job easier.

Service Anniversaries

As part of an engaged and strengths-based culture, recognition of employees for milestone years of service is important. To support this culture, the City has a recognition program for employees who have reached 5..10..15, etc. years of service.

Paid Time Off (PTO)

PTO is a single pool of time off that can be used for any planned or unplanned absences, including personal days, vacations, illnesses, injuries, to care for immediate family member, etc. PTO will accrue on pay days for each full pay period that an employee is in a paid status.

Regular Full-Time Employees will accrue PTO at the following rates and may carryover a maximum of their annual accrual.

Years of Service	Per Pay Period Accrual (hours)	Annual Accrual (hours)
Hire Year - 3	6.154	160
4-6	7.077	184
7-10	8	208
11-15	8.62	224
16+	9.23	240

Regular Part-Time Employees working 20 or more hours per week are eligible to accrue PTO at the rates below.

Regular Part-Time 30-35 Hours / Wk	Regular Part-Time 20-29 Hours / Wk	Regular Part-Time < 20 Hours / Wk	Temporary and Intern
75% of Full-Time Rate	50% of Full-Time Rate	INELIGIBLE	INELIGIBLE

Holidays

The City provides 11 paid holidays to employees (see below). The City's paid holidays are observed on the holiday date, unless the date occurs on a Saturday or Sunday. Holidays occurring on Saturday will be observed on the Friday before. Holidays occurring on Sunday will be observed on the Monday after.

New Year's Day	Labor Day
MLK Jr. Day	Veterans' Day
Presidents' Day	Thanksgiving Day
Memorial Day	Day After
Juneteenth	Thanksgiving
Independence Day	Christmas Day

PAID FAMILY AND MEDICAL LEAVE (FAMLI)

Colorado workers (including part-time and seasonal workers) are able to apply for FAMLI leave benefits in the following circumstances:

- To care for a new child during the first year after birth, adoption or foster care placement
- To care for a family member with a serious health condition
- To care for your own serious health condition
- To make arrangements for a family member's military deployment
- To obtain safe housing, care or legal assistance, following partner violence, stalking, sexual assault/abuse



- This benefit will be available to any Colorado worker who has earned \$2,500 in the previous year for work performed in Colorado. This amount can be earned from more than one employer and there is no minimum amount of time you need to work for your current employer before you can apply for the benefit.
- Eligible employees will be entitled to up to 12 weeks of FAMLI leave in a 12-month period. This may be extended to 16 weeks if you experience serious pregnancy or childbirth complications. Leave may be taken continuously, intermittently or by a reduced work schedule.
- Your weekly benefit will be calculated on a sliding scale using your average weekly wage from the last five calendar quarters and the average weekly wage for the state of Colorado. Benefits are capped at \$1,100 per week.

How much will employees receive when using FAMLI benefits?				
Weekly Wage	Weekly Deduction	Weekly Benefit	Maximum annual benefit	Percent of weekly wage
\$500	-\$2.25	\$450	\$5,400	90%
\$1,500	-\$6.75	\$1,020	\$12,240	68%
\$2,000	-\$9.00	\$1,100	\$13,200	55%
\$2,500	-\$11.25	\$1,100	\$13,200	44%
\$3,000	-\$13.50	\$1,100	\$13,200	37%

- **City of Centennial opted out** of FAMLI.
- As an employee you do not have to do anything if you **do not** want to participate in the FAMLI program.
- As an employee and you **do** want to participate in the FAMLI program, in 2025, you will need to register with the FAMLI Division as an employee of an opted-out Local Government Employer in order to submit your wage reports and pay your FAMLI premiums.
 - Your premiums will be 0.45% of your wages. Your first payment will be due April 30, 2025.
 - When you self-elect FAMLI coverage, you must commit to participating in the program by filing wage data and submitting premium payments for three years.
 - You will be eligible to file for a claim for FAMLI leave as of January 2025. More guidance on how to self-elect coverage and how to file a claim will be available on <https://famli.colorado.gov/>
 - Notify Human Resources of your enrollment.

MEDICARE FACTS FOR EMPLOYEES

1. You are not required to enroll in Medicare at age 65.

You can keep your employer group coverage if you still meet your employer's eligibility requirements (work enough hours, etc.). Groups with 20 or more employees are subject to Medicare Secondary Payer rules. These rules state that the employer must allow you to continue to be enrolled in the group plan on the same basis as employees who are not eligible for Medicare.

2. Medicare does have late enrollment penalties;

however, you can avoid these penalties if you want to stay on your employer's plan and enroll in Medicare later. You need to understand these rules (See # 7 & # 10).

3. If you stay on your employer's plan AND enroll in

Medicare, your employer's size (number of employees) determines whether Medicare or your group plan will be primary (pay first). If your employer is small (fewer than 20 employees) and Medicare pays first, you should enroll in Medicare as the group plan will not process a claim until after Medicare has processed it.

4. You enroll in Medicare on an individual basis. You may be enrolled in your employer's group plan with your spouse. Your spouse does not automatically become eligible for Medicare when you do. Your spouse cannot enroll in Medicare until he/she turns 65. If your employer is subject to Medicare Secondary Payer rules, you and your dependents are not forced off the group plan. If you decide to enroll in Medicare while you are still working and eligible for your employer's plan, COBRA coverage for your dependents is not available since there is no "involuntary loss of coverage". You should consider remaining on the group plan until your spouse is also eligible for Medicare or until you can arrange for individual coverage.

5. If you are already getting a Social Security check each month when you turn 65, you will automatically be enrolled in Medicare Parts A & B. Most people qualify for free Part A coverage. The Part B premium will be deducted from your Social Security check. You can defer enrollment in Medicare B but you cannot defer enrollment in Part A

6. Your Initial Enrollment Period for Medicare begins when you turn 65 (if you are totally disabled or have end-stage renal disease you can qualify sooner) but if you choose to waive Medicare coverage and keep your group coverage (coverage that is based on current employment - your own or your spouse's), you will have another opportunity to enroll in Medicare when you reduce hours and no longer qualify for group coverage or you retire.

7. This second opportunity is called a Special Enrollment Period.

You can enroll in Parts A &/or B anytime while you are still covered by your group plan or during the 8 month period which begins the month after your employment ends or your group coverage ends, whichever happens first. Late enrollment penalties will not apply if you enroll during your Special Enrollment Period. COBRA, retiree and individual coverage is not considered coverage based on current employment so they do not extend your Special Enrollment Period.

8. Medicare does not have an annual out-of-pocket limit like group plans do. This is the reason for Medicare supplements.

9. Enrolling in Part B starts the 6-month open enrollment period to purchase a Medicare supplement. Open enrollment means that you can enroll in any Medicare supplement available in your area without having to answer medical questions and you cannot be denied coverage because of a pre-existing condition. If you keep your group coverage, you should not enroll in Part B until your group coverage ends. You do not want the open enrollment period to begin and end while you are still covered on your employer's plan.

10. If the prescription drug coverage under your group plan is creditable, you can delay enrolling in a Part D (prescription drug plan and not be subject to a late enrollment penalty. Be sure and save the letter you receive in the fall of each year from your employer which states whether your group prescription drug coverage is creditable or not (Notice of Creditable Coverage).

11. If you enroll in Medicare (including Part A), you are no longer able to make tax-free contributions to your HSA account.

However, you may still use the money in the account. If you keep your group coverage and are enrolled in an HSA plan, you should not enroll in Part A or B if you want to continue to make tax-free deposits to your HSA account or receive employer contributions.

12. If you change employers after age 65, ask your old employer to complete CMS Form L564. This form confirms that you were enrolled in their group plan and provides the beginning and ending dates of your coverage. You will need to supply this to Medicare when you enroll to prove your eligibility for a Special Enrollment Period.

Contacts

CIGNA

Medical Group #: 00610377
Medical Customer Service: 1-866-494-2111
www.mycigna.com

Dental Group #: 0610377
Dental Customer Service: 1-800-244-6224
www.mycigna.com

VSP

Group#: 30055031
Vision Provider Network: VSP Choice Customer
Service: 1-800-877-7195
www.vsp.com

Rocky Mountain Reserve - FSA

Customer Service: 1-888-722-1223
<https://rmr.elevateaccounts.com/login>

Mutual of Omaha

Group Life and AD&D Group#: G000BYXD
Group Short Term Disability Group#: G000BYXD
Group Long Term Disability Group#: G000BYXD
Voluntary Accident Group#: G000BYXD
Voluntary Critical Illness Group#: G000BYXD
Customer Service: 800-655-5142
www.mutualofomaha.com

MINES and Associates EAP

Company Code: centennialco
800-873-7138
www.MINESandAssociates.com

ONEAMERICA

401 (a): G39113
457(b): G39113
Customer Service: 1-800-249-6269
www.cocoinvest4thefuture.com

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact Human Resources.