



2022
employee
benefits
guide



Table of Contents

- Table of Contents 2
- Take Care of Your Tomorrow!..... 3
- Open Enrollment Benefits Center..... 4
- Benefits Resource List..... 5
- Eligibility 6
- Medical Benefits 7
- Health Reimbursement Account (HRA) 8
- Flexible Spending Account..... 9
- MDLive - Telemedicine..... 10
- utmb* Health – Connect 2-Care..... 11
- Dental Benefits – Voluntary Plan 12
- Vision Benefits – Voluntary Plan..... 13
- Basic Life & AD&D Benefits 14
- Voluntary Life & AD&D Benefits 15
- Voluntary Permanent Life Insurance..... 16
- Aflac Voluntary Benefits**17**
- Employee Assistance Program (EAP) 18
- Making Enrollment Changes During the Year What Constitutes a Qualifying Life Event?..... 19

Take Care of Your Tomorrow!

The City of Galveston provides you with the freedom to select quality benefit options that work best for you and your family.

It works only if you take an active role and make thoughtful decisions about your benefits coverage. This way, you can be sure your benefits support your needs and goals.

It is important that you take an opportunity to review all your plan options in detail. You will need to carefully consider each benefit option, its cost and value to you and whether it is appropriate for your personal needs. By taking the time to examine all your options, you will ensure that your benefits meet your needs and the needs of your family throughout the plan year.

The City of Galveston values our employees and recognizes the importance of offering a comprehensive, cost-effective, and competitive benefits package that enhance the health and wellness of our employees and their families.

Please Keep This Guide

It is a valuable resource for you throughout the year.





2022 BENEFITS

OPEN ENROLLMENT

October 4 - October 19

Please call to speak with our benefit counselor if you need to make any changes to your elected benefits.

855-979-0719

MONDAY-FRIDAY 8:00 AM - 7:00 PM CST

SATURDAY 9:00 AM - 3:00 PM CST

Benefits Service Center | 855.979.0719

Monday - Friday 8am - 7pm (CST)

Saturday 9am - 3pm (CST)

Before you call:

Please review your benefit options and have all personal information necessary for enrollment completion — dependent names, beneficiary names, dates of birth, social security numbers, and addresses.

Benefits Resource List



For more information on the wide range of the City of Galveston benefits, programs and tools, contact the following resources:

If You Have Questions About	Contact	By Phone	On the Internet
Medical Coverage	BlueCross BlueShield Of Texas	800-521-2227	www.bcbstx.com
Telemedicine	MD Live	888-680-8646	www.bcbstx.com
Prescription Drugs	Prime Therapeutics	877-794-3574	www.myprime.com
Dental Coverage	Humana	877-877-1051	www.humana.com
Vision Coverage	Humana	877-877-1051	www.humana.com
Life/AD&D Insurance Basic & Voluntary	Standard	800-628-8600	www.standard.com
Accident, Critical Care, Cancer, Short Term Disability Coverage	Aflac Roberta Wiedeman	713-789-6920 713-449-2477	rmw2@flash.net
Employee Assistance Program	UT EAP	800-346-3549	www.uteap.com
457b Plan	Nationwide-Trevis Bonnett Edward Jones-David Rogers	281-409-6571 409-744-1769	bonnet1@nationwide.com david.rogers@edwardjones.com
529 Education Savings Plan	Edward Jones-David Rogers	409-744-1769	david.rogers@edwardjones.com
Permanent Life Insurance	Chubb	855-241-9891	www.chubb.com

NOTICE: This booklet gives you an overview of the main features of your benefit plans. The plans are administered according to legal plan documents and insurance contracts. Although we've tried to summarize the provisions of these legal documents clearly and accurately, if any information presented here conflicts with the legal documents, the legal documents will govern. For more detailed information on the plans and your legal rights under the plans, be sure to read the summary plan descriptions. All benefit plans are subject to change from time to time and The City of Galveston reserves the right to amend or cancel any benefits described in this booklet, with or without notice. This document does not guarantee any benefits and is not a contract.



Eligibility

If you are an active full-time employee, you are eligible to participate in the City's benefit plans.

Dependent Eligibility - Who can you cover on your benefit plans?

You may cover your legal spouse on our medical, dental, vision, and life insurance plans. If your spouse is a benefit eligible employee at the City of Galveston, you may not cover him/her under spouse life insurance. Children's eligibility varies by plan.

Medical Insurance: A child may be covered under our medical plan through the end of the month during which he/she reaches age 26. Student status does not affect eligibility for medical coverage. If qualified, disabled older age dependent children are eligible.

Dental and Vision Insurance: A child may be covered under our dental and vision plan through the end of the month during which he/she reaches age 26. Student status does not affect eligibility for dental and vision coverage. If qualified, disabled older age dependent children are eligible.

Life Insurance: A child may be covered under our voluntary life insurance plan through the end of the day before which he/she reaches age 26.

Flexible Spending Accounts: Claims incurred by you, your spouse, and qualifying child are reimbursable under an FSA.

You must cover yourself on any plans that you wish to enroll a dependent(s) in. See the Summary Plan Descriptions for more information about dependents and their eligibility.

Dependent Verification Required

Documentation will be required to enroll a dependent in medical, dental or vision coverage. Verification of a dependent can range from a copy of a birth certificate, copy of a marriage license, or a copy of your most recent tax return proving the dependent relationship.



REMINDER

You are unable to make changes to your benefit selections during the Plan Year unless you have a **Qualifying Life Event**, such as marriage, birth of a child or adoption of a child.



Medical Benefits

Effective January 1, 2022

This is a snapshot of the coverage offered through the 2022 medical plan.

BENEFITS – BlueCross BlueShield of Texas		PPO Plan – Group Number 274037
Deductible	Network	\$1,500 Individual/\$4,500 Family
	Non-Network	\$5,000 Individual/\$20,000 Family
Out-of-Pocket Maximum		Includes Deductible
	Network	\$5,000 Individual/\$15,000 Family
	Non-Network	Unlimited Individual/Unlimited Family
Co-insurance	Network	80%
	Non-Network	50%
Lifetime Maximum		Unlimited
		You Pay
Office Visit	Network	\$0 PCP/\$50 Specialist
	Non-Network	Deductible/50%
Wellness Visit	Network	\$0 Copay
	Non-Network	Not Covered
In-Patient & Out-Patient Hospital	Network	Deductible/20%
	Non-Network	Deductible/50%
Urgent Care	Network	\$50 Copay
	Non-Network	Deductible/50%
Emergency Room Facility Charge	Network	\$250 Copay/20%
	Non-Network	\$250 Copay/20%
Retail Prescriptions	Generic	\$0
	Preferred/Non-Preferred Brand	\$50 / \$80
	Specialty Drug	\$50 / \$80 / \$100 / \$150
	Mail Order (90 Days)	\$0 / \$100 / \$160
PPO Network Provider List		www.bcbstx.com or (800) 810-2583

NOTE: This is a brief summary and not intended to be a contract.

Coverage Type	Total Monthly Cost	City Pays Monthly	Employee Pays Monthly	Employee Pays 24 Pay Periods
Employee Only	\$833.75	\$776.25	\$57.50	\$28.75
Employee + Family	\$1,288.00	\$908.50	\$379.50	\$189.75



Health Reimbursement Account (HRA)



Effective January 1, 2022

The City of Galveston will contribute \$500.00 per year in your HRA. The \$500 per employee amount will be available once \$1,000 of the deductible has been met.

The Health Reimbursement Account (HRA) is the employer-funded account that reimburses employees for qualified medical expenses once \$1,000 of the deductible has been met. Employees can use a Health Reimbursement Account (HRA) to pay for medical expenses that are not reimbursed through insurance or any other arrangement. With an HRA, employees will have an employer-funded account that reimburses employees for qualified medical expenses.

Unused funds **will not** roll over year to year. Funds will reset annually along with the deductible. Eligible expenses incurred for the current 2022 plan year can be submitted for reimbursement up until March 15, 2023.



Flexible Spending Account

Effective January 1, 2022

A Flexible Spending Account, or FSA, lets you set aside pre-tax money from your paychecks to spend on out-of-pocket healthcare expenses (i.e. co-pays, deductibles, over-the-counter items, etc.,). Money that goes into an FSA is pre-tax, so by anticipating your family's health care and dependent care costs for the next year, you can actually lower your taxable income.

Health Care Reimbursement FSA

This program lets employees pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. The annual maximum amount you may contribute to the [Health Care Reimbursement FSA](#) is **\$2,750**. Some examples include:

- Deductible, Prescriptions & Doctor Visit Co-Payments
- Over-the-Counter Medicines with a Prescription
- Vision services, including Lasik Eye Surgery, Glasses & Contacts
- Hearing services, including hearing aids and batteries
- Orthodontics, Dental deductibles and coinsurance
- Acupuncture

Dependent Care FSA

The Dependent Care FSA allows employees to use pre-tax dollars towards qualified dependent care for children under the age of 13 or caring for elders. The annual maximum amount you may contribute to the [Dependent Care FSA](#) is **\$5,000** for 2022, (or \$2,500 if married and filing separately).

Examples include:

- The cost of child or adult dependent care
- The cost for an individual to provide care either in or out of your house
- Nursery schools and preschools (excluding kindergarten)

The City of Galveston FSA Plan has a 2½ month grace period applicable to the Health Care and Dependent Care FSA Accounts. It begins on January 1, 2022 and lasts for two and a half months, until March 15, 2022. An eligible expenses incurred during this grace period can be reimbursed with funds remaining in the FSA from the prior 2021 Plan Year.

Remember, any unused money in an FSA at the end of the Plan Year and still remaining after the 2½ month grace period is forfeited.



MDLIVE - Telemedicine

Getting sick is never convenient, and finding time to get to the doctor can be hard. Blue Cross and Blue Shield of Texas (BCBSTX) provides you and your covered dependents access to care for non-emergency medical issues and behavioral health needs through MDLIVE.

Whether you're at home or traveling, access to a board-certified doctor is available 24 hours a day, seven days a week. You can speak to a doctor immediately or schedule an appointment based on your availability. Virtual visits can also be a better alternative than going to the emergency room or urgent care center.¹

MDLIVE doctors or therapists can help treat the following conditions and more:

General Health

- Allergies
- Asthma
- Nausea
- Sinus infections

Pediatric Care

- Cold/flu
- Ear problems
- Pinkeye

Behavioral Health

- Anxiety/depression
- Child behavior/learning issues
- Marriage problems



Telephone:

- Call MDLIVE (888-680-8646)
- Speak with a health service specialist
- Speak with a doctor

Get connected today!

To register, you'll need to provide your first and last name, date of birth and BCBSTX member ID number.

CONNECT 2-CARE

utmb Health

Working together to work wonders.

To schedule an appointment, call **409-CON-NECT (409-266-6328)** or visit utmbhealth.com/appointments

Primary Care Clinics

Primary Care visits for the entire family for preventive health, well-visits, chronic conditions and more.

GALVESTON

Family Medicine, Island East*
400 Harborside Drive, Suite 104

**Effective November 1, 2019, walk-in patients are welcome Monday through Friday 1 p.m. - 3 p.m. Please call ahead to decrease your wait time.*

Family Medicine, Island West
6710 Stewart Road, Suite 100

DICKINSON

Family Medicine
2401 West FM 646, Suite C



Appointment Commitment:

PRIMARY CARE

(at one of the primary care clinics listed)

- ▶ Scheduled as same day or next day for urgent issues
- ▶ Preventive health appointments in 7 days or less

Call our **CONNECT 2-CARE** phone line 24/7 at **(409) 266-6328** to schedule an appointment or speak with a nurse about your health care needs.

Identify yourself as an employee or dependent of the City of Galveston, Galveston Island Park Board of Trustees, or Galveston Wharves with Blue Cross Blue Shield health care benefits.

Urgent Care Clinics

Call (409) 266-6328 for clinic hours. Seek urgent care for non-life threatening conditions such as flu, coughs and colds, minor injuries.

ALVIN

Adult and Pediatric Urgent Care
2020 East Highway 6

ANGLETON

Adult and Pediatric Urgent Care
2327 East Mulberry

GALVESTON

Adult and Pediatric Urgent Care
6416 Broadway

LEAGUE CITY

Adult and Pediatric Urgent Care
2240 Gulf Freeway South, Suite 2.401

Pediatric Urgent Care

3023 Marina Bay Dr., Suite 101

TEXAS CITY

Adult and Pediatric Urgent Care
10121 Emmett F. Lowry Expressway

myChart

UTMB's MyChart is a secure online tool that allows you to view your health record including lab results, immunization history, future appointments and billing information any time 24/7/365. You can also view medical records for children and parents through authorized access.

Sign up at www.utmb.edu/mychart

This program serves employees and dependents of



10-19-7



Dental Benefits – Voluntary Plan



Effective January 1, 2022

This is a snapshot of the coverage offered through the 2022 dental plan.

BENEFITS - Humana	Dental PPO
Type I – Preventive Services Oral examinations (2 Per Year) Bitewing x-rays Routine Cleanings (2 Per Year)	No Deductible/ 100%
Type II – Basic Services Amalgam Fillings Tooth Extractions Periodontics & Endodontics	Deductible/ 80%
Type III – Major Services Crowns Bridgework Dentures Implants	Deductible/ 50%
Type IV - Orthodontia	50% Up To A \$1,000 Lifetime Maximum. Children Up To Age 19 Only. 12 Month Waiting Period for New Hires
Annual Deductible	
Individual	\$50
Family	\$150
Annual Maximums	
Dental Annual Maximum	\$1,500 (30% coinsurance applied to preventive, basic and major services once maximum is reached)
Network	Humana PPO Network

Late Applicants have a 12 Month Waiting Period for Types II, III and IV Expenses.

Dental Charges are capped at the PPO Level of Reimbursement. Always uses PPO Dentists for maximum benefits.

Out-of-Network Dentists will be subject to the same allowable charge level as In-Network Dentists.

Amounts in excess of the allowable charge level will not be eligible for reimbursement and will be the full responsibility of the insured.

NOTE: This is a brief summary and not intended to be a contract.

Coverage Type	Total Monthly Cost	City Pays Monthly	Employee Pays 24 Pay Periods
Employee Only	\$29.34	\$0.00	\$14.67
Employee + One	\$55.52	\$0.00	\$27.76
Employee + Family	\$78.78	\$0.00	\$39.39

Vision Benefits – Voluntary Plan



Effective January 1, 2022

This is a snapshot of the coverage offered through the 2022 vision plan.

BENEFITS – Humana		Vision
Eye Exam	Network	\$10 Copay
	Non-Network	Up to \$30 Reimbursement
Frames/ Lens		
Single Vision	Network	\$15 Copay
	Non-Network	Up to \$25 Reimbursement
Bifocal Lenses	Network	\$15 Copay
	Non-Network	Up to \$40 Reimbursement
Trifocal Lenses	Network	\$15 Copay
	Non-Network	Up to \$60 Reimbursement
Lenticular Lenses	Network	\$15 Copay
	Non-Network	Up to \$100 Reimbursement
Frames	Network	Up to \$130 Allowance (20% off above \$130)
	Non-Network	Up to \$65 Reimbursement
Contacts *In Lieu of Glasses		
Network	Medically Necessary	Covered at 100%
	Elective	Up to \$130 Allowance
Non-Network	Medically Necessary	Up to \$200 Reimbursement
	Elective	Up to \$104 Reimbursement
Exam Frequency		12 Months
Lens or Contacts Frequency		12 Months
Frames Frequency		12 Months

NOTE: This is a brief summary and not intended to be a contract.

Coverage Type	Total Monthly Cost	City Pays Monthly	Employee Pays 24 Pay Periods
Employee Only	\$7.96	\$0.00	\$3.98
Employee + One	\$15.90	\$0.00	\$7.95
Employee + Family	\$21.26	\$0.00	\$10.63



Basic Life & AD&D Benefits



Effective January 1, 2022

The City of Galveston provides Basic Life and AD&D (Accidental Death and Dismemberment) insurance for you as a full-time employee at no additional cost. If you would like to purchase additional life insurance for yourself and/or your dependents, please see the Voluntary Life Insurance page for more information.

BENEFICIARY INFORMATION

Remember, it is important to designate beneficiaries for all your insurance policies that require them. If you don't, laws may cause death benefits to be distributed differently than you had planned, resulting in additional taxes and may unnecessarily delay the process of finalizing payment to your loved ones. You should regularly review and, if necessary, update your beneficiary designations. You can update your beneficiary at any time.

BASIC LIFE/AD&D BENEFITS	Standard Life Benefits
Class Description	All Full-Time Active Employees Working at least 40 Hours per Week
Basic Life & AD&D Schedule	Two times Base Annual Earnings up to \$400,000
Guarantee Issue For New Employees	\$400,000
Minimum Benefit	\$10,000
Employee Age Reduction Schedule	To 65% @ Age 70, To 50% @ Age 75
Waiver of Premium	Included to age 60
Accelerated Death Benefit	Up to 75% of Life Benefit
Conversion	Included

NOTE: This is a brief summary and not intended to be a contract.

Voluntary Life & AD&D Benefits

Effective January 1, 2022

VOLUNTARY LIFE/AD&D BENEFITS	Standard Life Benefits
Employee Life/AD&D Amount	Increments of \$10,000 up to \$300,000
Employee Guarantee Issue Amount – New Employees	\$100,000
Employee Maximum Amount	Lesser of 4 times base annual earnings or \$300,000
Spouse Life/AD&D Amount	Increments of \$10,000 up to \$300,000
Spouse Guarantee Issue Amount – New Employees	\$50,000
Spouse Maximum Amount	Lesser of Employee’s Amount or \$300,000
Employee & Spouse Age Reduction Schedule	To 65% @ age 70, To 50% @age 75
Child Life Amount	\$2,000, \$5,000 or \$10,000 Options
Waiver of Premium	Disabled prior to age 60
Accelerated Death Benefit	Up to 75% of Life Benefit
Conversion	Included
Age Rated Premium (Rates based on Employee/Spouse Age)	Employee & Spousal Rates per \$10,000 With AD&D
Life Rate: Up to 30	\$0.93
30-34	\$0.97
35-39	\$1.14
40-44	\$1.40
44-49	\$2.10
50-54	\$3.15
55-59	\$4.91
60-64	\$6.11
65-69	\$8.70
70-74	\$14.12
75+	\$44.28
Child(ren) Life Rate	\$2,000 - \$.46 / \$5,000 - \$1.15 / \$10,000 - \$2.30

NOTE: This is a brief summary and not intended to be a contract.



Voluntary Permanent Life Insurance

Effective January 1, 2022

Voluntary Permanent Life Insurance	Chubb Life Benefits
Employee Guarantee Issue	Guarantee Issue Defined Benefit: \$50,000 Conditional Guaranteed Issue: \$125,000 Simplified Eligibility – Defined Benefit: \$150,000
Spouse Guarantee Issue	Conditional Guaranteed Issue: \$125,000 Simplified Eligibility – Defined Benefit: \$150,000
Children	Child Term Rider Coverage \$25,000
Waiver of Premium	Included
Accelerated Death Benefit	50% of the death benefit not to exceed \$100,000
Long Term Care	Accelerated Death Benefit for Long Term Care with extension of benefits. The max amount payable for LBT with long term care and extension of benefits is \$450,000.

NOTE: This is a brief summary and not intended to be a contract.



Aflac Voluntary Benefits



Voluntary Coverages Offered

- Accident Advantage
- Critical Care Protection – Plus Rider Available
- Cancer Care Assurance
- Short Term Disability

How Do You Enroll?

Contact our Aflac Representative

Ms. Roberta Wiedeman
Office Number: (713) 789-6920
Cell Number: (713) 449-2477
Email: rmw2@flash.net



Employee Assistance Program (EAP)

Effective January 1, 2022

The Employee Assistance Program (EAP) can help you resolve problems that affect your personal life or job performance. The Employee Assistance Program (EAP) is offered to all employees and immediate family members through UT EAP. The EAP is paid for by the City of Galveston. It is a completely confidential counseling program that covers issues such as:

- Legal / Financial
- Depression / Stress
- Drug / Alcohol Abuse
- Emotional Problems
- Financial Pressures
- Grief Issues
- Family / Relationship Problems
- Other Personal Concerns



EAP staff members are available 24 hours a day, 7 days a week, every day of the year by calling (713) 500-3327. Staff members are highly trained professionals with experience in family, personal, work related and substance abuse issues.

UT EAP can also be reached through their website.

Website	www.mylifevalues.com
User Name	cog
Password	cog

Making Enrollment Changes During the Year

What Constitutes a Qualifying Life Event?

Qualifying Life Event You have 31 Days from your Qualifying Life Event to Change Coverage	Benefits Allowed to Change									Documentation
	Medical	Dental	Vision	Supp. EE Life	Vol. Sp. Life	Vol. Child Life	Dep. Care	Health Care	Beneficiaries	
Change in marital status: · Marriage · Divorce or Annulment · Legal Separation · Domestic Partner Dissolution · Death of Spouse	✓	✓	✓		✓		✓	✓	✓	Marriage Certificate Divorce Decree Final Court Document Notarized Statement of Disenrollment Death Certificate
Change in the number of dependents: · Birth · Adoption · Guardianship of a Child · Death of a Dependent	✓	✓	✓			✓	✓	✓	✓	Birth Certificate, Hospital Announcement Adoption Agreement Court Decree for Guardianship Death Certificate
Dependent Becomes Eligible	✓	✓	✓	✓	✓	✓	✓	✓	✓	Provide Name, Social Security Number, and Date of Birth for dependents
Dependent Loses Other Coverage	✓	✓	✓				✓	✓	✓	Proof of Loss of Coverage, such as termination letter; Certificate of Creditable Coverage
Dependent Gains Other Coverage	✓	✓	✓				✓	✓	✓	Proof of Coverage with start date of benefits and name(s) of covered dependents
A change in Employee's, spouse's, or dependent's work hours (including a switch between full and part-time status)	✓	✓	✓				✓	✓	✓	Proof of loss of Coverage due to employment status change, such as a Certificate of Creditable Coverage or letter from the company
Change in Dependent Care Costs							✓			Letter from your Day Care Provider
Court Ordered Dependent, add or drop from coverage	✓	✓	✓			✓	✓	✓	✓	Contact your Benefits Team Directly



