

2024 City of Houston New Employee Benefits Presentation



Benefit Options

Medical

Dental

Vision

Flexible Spending Accounts

Supplemental Insurance Plans

**Basic & Voluntary Life
Insurance**



Eligibility

Full-time employees

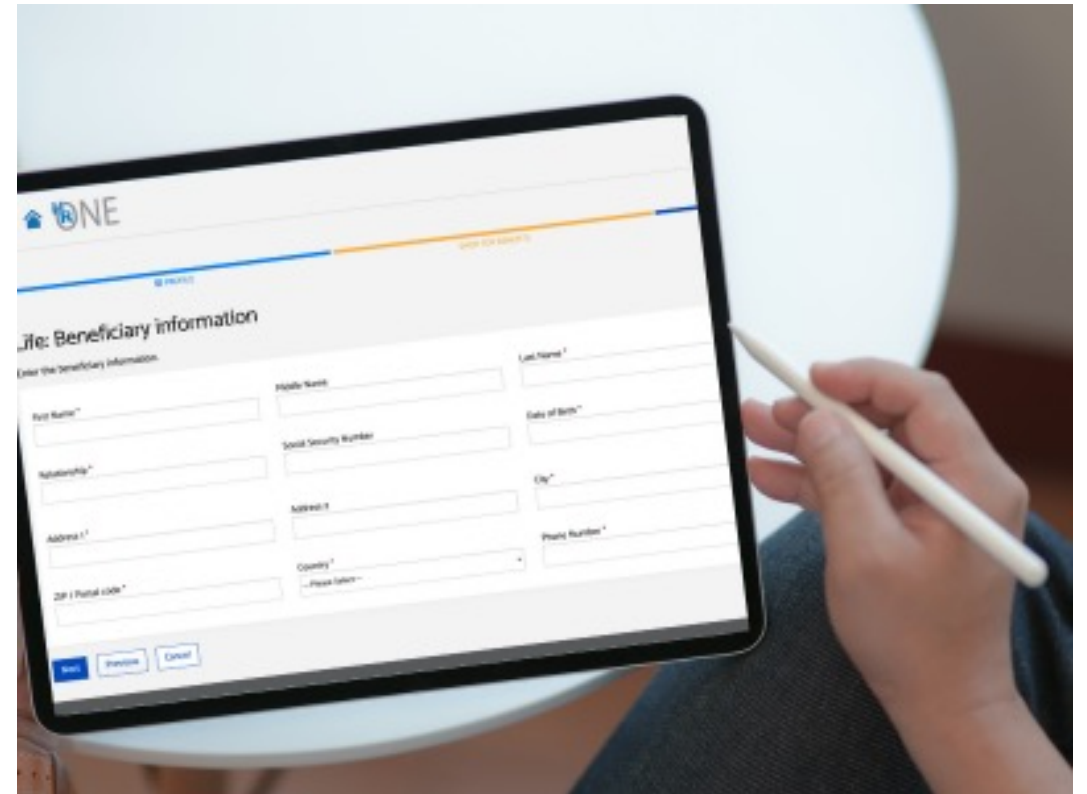
Elected Officials

Designated Part-time 30 employees

*Contractors and temporary employees ARE NOT eligible.

About Your Benefits Platform

- As part of HROne, Benefitplace simplifies and optimizes your benefits enrollment experience and also provides mobile-friendly online access to enroll or make changes.



How to Enroll

Log in to **HROne Connect** at HROneConnect.houstontx.gov.
Under **Organizational Updates**, choose the **Benefitplace** tile.

The screenshot displays the HROne Connect dashboard interface. At the top left is the 'HRONE' logo and a 'Home' dropdown menu. A search bar on the top right contains the text 'Search for actions or people'. Below the header is a 'Quick Actions' section with four buttons: 'View My Profile', 'View Org Chart', 'View Reminders', and 'View Favorites'. The main content area is titled 'Organizational Updates' and contains several tiles. The 'Benefitplace' tile, which features a laptop displaying 'EMPLOYEE BENEFITS', is highlighted with a red border. Other tiles include 'Announcements', 'Important Links', 'COH Employee News', 'Kronos', 'Combined Municipal Campaign', 'Office of Talent & Org. Development', and 'Time Statement'.

HRONE Home ▾ Search for actions or people

Quick Actions

- View My Profile
- View Org Chart
- View Reminders
- View Favorites

Organizational Updates

- Announcements**
Employee News and Notices
- Benefitplace**
Manage Your Employee Benefits
- Important Links**
Useful Employee Information
- COH Employee News**
News You Can Use at Your Fingertips
- Kronos**
Time and attendance
- Combined Municipal Campaign**
- Office of Talent & Org. Development**
- Time Statement**

How to Enroll

Select **Begin Enrollment** from the home page.




Profile Benefits Company Info

Welcome back,
Thursday, April 11 at 9:56 AM CDT


3


TO DO ITEMS
View to do list

 Begin enrollment

 Add a dependent

 Update your profile

 Change website language

 Update login information



Take your benefits on the go with the Benefitplace app
Get easy access to your coverage details, ID cards, educational content and more - in the palm of your hand.

Download today! Use company ID: COHBenefitsPlace

Download on the
App Store

GET IT ON
Google Play



Benefits On Demand

Get more detailed City Houston benefits information at

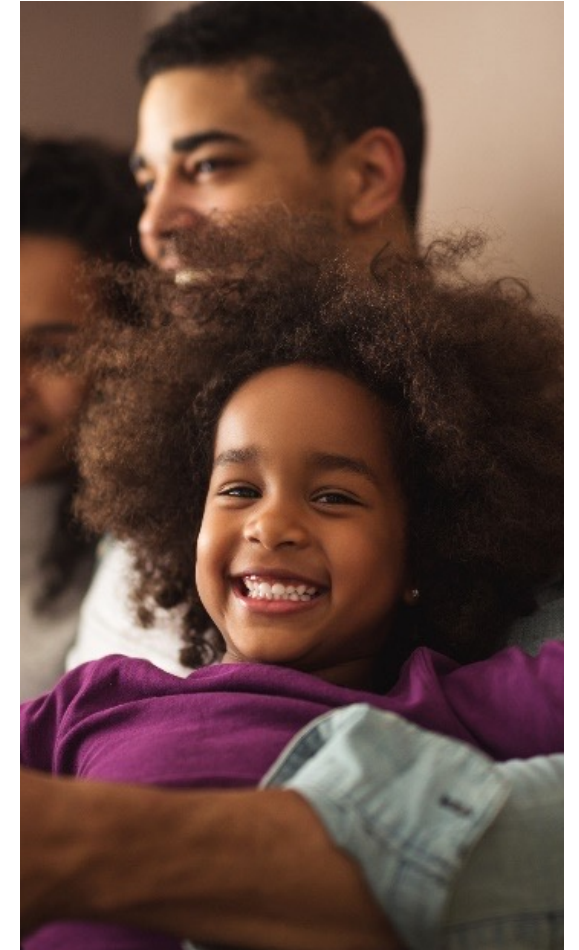
<http://cityofhoustonbenefits.org>

- Benefits Guide
- Detailed Plan Information
- Link to HROne Connect
- Benefits Administrators by Cluster



Who is an Eligible Dependent?

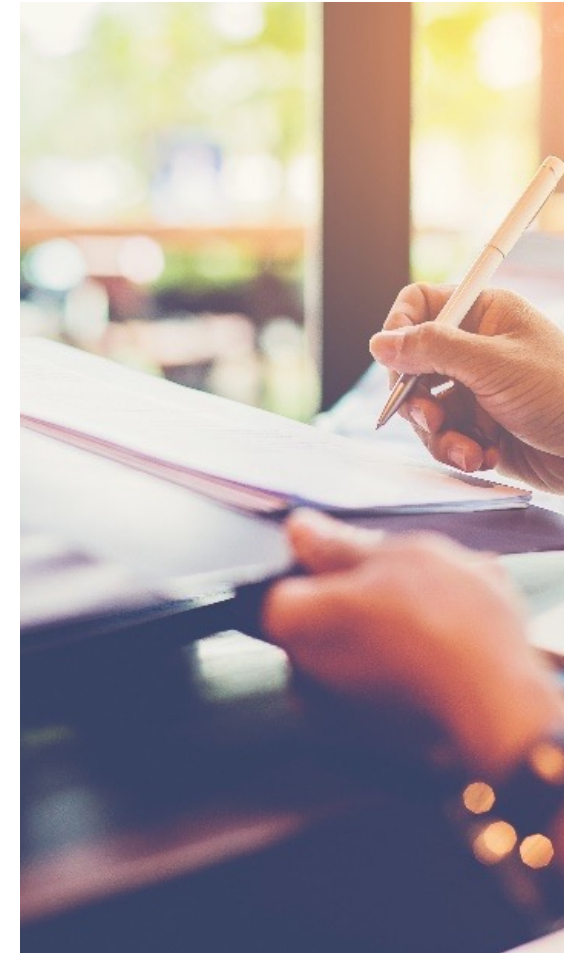
- Legal spouse
- Biological child
- Adopted child
- Legal custody or guardianship foster child
- Court ordered dependent
- Stepchild
- Biological grandchild
- Disabled children age 26 and over



Required Supporting Documents

Depending on the relationship, required supporting documents include:

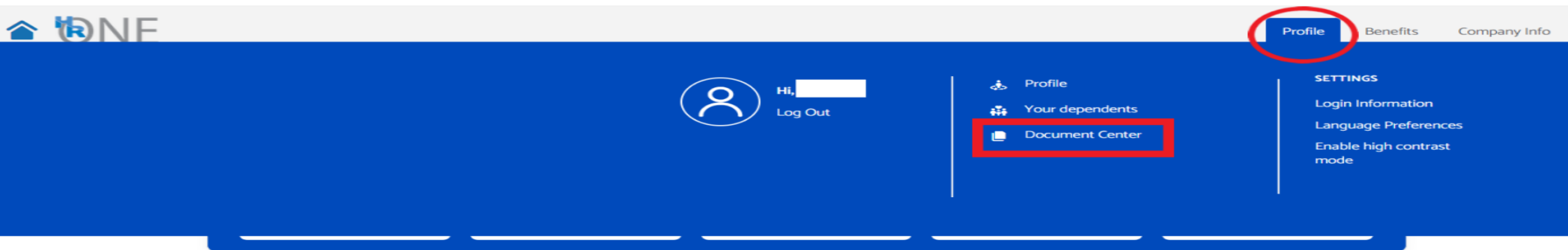
- Copy of official birth certificate(s) for child(ren)
- Marriage Certificate or Declaration and Registration of an Informal Marriage (Common Law)
- Adoption/Guardianship documents
- Social Security Numbers or Individual Taxpayer Identification Number (ITIN)



Uploading Documents Into Benefitplace

While in Benefitplace, select **Profile** from the home page.

- In the drop-down menu, choose **Document Center**.
- Any documentation needed will be highlighted on your account. Choose **Add document**. Attach the requested document, then select **Save Document**.
- A message will display confirming your documentation has been uploaded. From this page, you can either View and manage your documents or Return to the homepage.



Take your benefits on the go with the Benefitplace app
Get easy access to your coverage details, ID cards, educational content and more - in the palm of your hand.

Download today! Use company ID: COHBenefitsPlace

Download on the App Store
GET IT ON Google Play

Checklist

Check

Check the spelling of your name and all dependents, if applicable. Please use official names listed on the social security card or ITIN

Check

Check your social security number (SSN) or taxpayer identification number (TIN) and all enrolled dependents

Check

Check your newly elected benefit coverages, if applicable

Check

Check that you have designated a beneficiary for life insurance

Qualifying Life Events\ Adding Dependents



Marriage



Birth



Adoption



Divorce



Gain or loss of coverage



Moving outside of coverage area

Notify Benefits Division within 31 days of Qualifying Life Event

Options During Open Enrollment



The annual open enrollment starts in the spring.



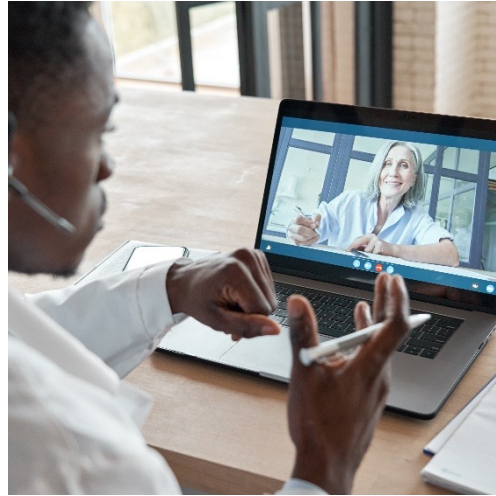
Changes made during open enrollment become effective May 1



If you are a Health Flexible Spending Account (HFSA) participant and wish to keep it, you must re-enroll. It does not automatically rollover. The HFSA maximum rollover amount is \$500. Any amount left above \$500 will be forfeited. If you are a HFSA participant and do not re-enroll, you will forfeit unused funds.



IMPORTANT: Dependent Care Reimbursement Program (DCRP) is NOT part of the spring annual open enrollment period. The DCRP enrollment period is in November. The effective date is January 1.



Medical Plans
Administered by
Cigna



Medical Plans

- Whether you want more choices or more monthly savings, the City offers three unique medical plan options to meet your individual needs.
- All plans include free preventive care services and a four-tier prescription drug plan.

Consumer-
Driven
Health Plan
(CDHP)

Limited
Network
Plan

Open
Access
Plan



Consumer-Driven Health Plan

- Includes a Health Reimbursement Account.
- Cigna's national network
- 20% coinsurance for most in-network services
- 40% coinsurance for most out-of-network services
- Combined medical and pharmacy deductible \$1,750/\$3,500 in-network
- Combined medical and pharmacy deductible \$3,500/\$7,000 out-of-network

Medical Plan Biweekly Rates		
Tier	Consumer-Driven Health Plan (CDHP)	
	Before Wellness Discount	After Wellness Discount
Employee Only	\$51.01	\$26.01
Employee + Children	\$103.10	\$78.10
Employee + Spouse*	\$181.58	\$144.08**
Employee + Family*	\$233.36	\$196.16**

* Includes a \$37.50 spousal surcharge.

** After Wellness Discount based upon employee AND covered spouse completing the wellness program.

Limited Network Plan

- Three provider groups
- Medical deductible
- Pharmacy deductible
- PCP: \$35
- Specialist \$65
- Outpatient surgery: \$350
- Inpatient facility: \$600/day
- ER: \$400
- Urgent Care: \$65

Medical Plan Biweekly Rates		
Tier	Limited Network Plan	
	Before Wellness Discount	After Wellness Discount
Employee Only	\$37.50	\$12.50
Employee + Children	\$142.63	\$117.63
Employee + Spouse*	\$234.30	\$196.80**
Employee + Family*	\$312.73	\$275.23**

* Includes a \$37.50 spousal surcharge.

** After Wellness Discount based upon employee AND covered spouse completing the wellness program.

Open Access Plan

- Medical deductible
- No pharmacy deductible
- Cigna's national network
- Outpatient surgery, inpatient facility and ER: 30% coinsurance
- PCP: \$40
- Specialist: \$65/\$80 (Non-CCN is \$80)
- Urgent Care: \$75

Medical Plan Biweekly Rates		
Tier	Open Access Plan	
	Before Wellness Discount	After Wellness Discount
Employee Only	\$95.10	\$70.10
Employee + Children	\$235.26	\$210.26
Employee + Spouse*	\$357.82	\$320.32**
Employee + Family*	\$497.99	\$460.49**

* Includes a \$37.50 spousal surcharge.

** After Wellness Discount based upon employee AND covered spouse completing the wellness program.

Pharmacy Plan Features

Pharmacy Plan Features Comparison				
Pharmacy plan features	Consumer-Driven Health Plan		Limited Network Plan	Open Access Plan
	In Network	Out-of-Network		
Prescription deductible	Yes. Combined medical and pharmacy deductible, except for certain preventive medications which are not subject to deductible.		\$150 individual / \$450 family	No
Retail Generic	20% Plan pays 80% after the deductible is met Specialty medications are 30-day supply only	60% Plan pays 40% after the deductible is met	\$10 or cost	\$10 or cost
Retail Preferred			\$45	20% (\$45 min/\$100 max)
Retail Non-preferred			\$60	40% (\$55 min/\$150 max)
Retail Specialty			\$100	40% (\$100 min/\$300 max)
Free mail-order prescriptions through Cigna Home Delivery Pharmacy	Generic and preferred brand diabetes, asthma, blood pressure, osteoporosis, prenatal vitamins, cholesterol, anxiety, depression, and bipolar related drugs and supplies.			

Participating Pharmacies

Participating Pharmacies: 30-Day

- CVS/Target
- H-E-B Pharmacy
- Kelsey-Seybold
- Walgreens
- Walmart

Participating Pharmacies: 90-Day

- CVS/Target
- Walmart

For a complete list, visit
[Cigna.com/Rx90network](https://www.cigna.com/Rx90network)

Free Medications

- Cigna Express Scripts offers three-month supply of these medications delivered to your home for \$0 copayment:
 - Generic and brand name asthma medications
 - Generic cardiovascular/high blood pressure medications
 - Generic cholesterol medications
 - Generic diabetic medications
 - Preferred-brand diabetic test strips
 - Brand name insulin
 - Blood glucose meters (for members not enrolled in Medicare)
- Call Cigna Express Scripts at 1-800-835-3784 to get started.



Dental Plans
Administered by
Cigna



Dental Plans

Dental wellness is an important component in your overall health. The City offers two dental plans.

Cigna Dental
Care®
(DHMO)
Plan

Total Cigna
DPPO plan

Cigna Dental Care® (DHMO) Plan Facts

- No deductibles
- No dollar maximums
- General dentist manages all dental needs and refers you to specialist
- Throughout the U.S., except for 13 states
- Benefits start May 1st
- No claim forms

Biweekly Dental Rates	
Tier	Cigna Dental Care® (DHMO)
Employee only	\$4.45
Employee + one	\$10.79
Employee + two or more	\$14.78

Total Cigna DPPO Plan Facts

- Freedom to visit any licensed dentist or specialist
- No specialty referrals required
- Covers eligible dental expenses after waiting periods and deductibles
- Based on coinsurance levels with assigned percentage of costs

Biweekly Dental Rates	
Tier	Total Cigna DPPO
Employee only	\$16.87
Employee + one	\$38.56
Employee + two or more	\$52.80



Vision Plan
Administered by
Superior Vision



Vision Plan

Vision Plan Biweekly Rates	
Tier	Superior Vision
Employee only	\$4.54
Employee + children	\$8.21
Employee + spouse	\$7.76
Employee + family	\$12.31

- No deductibles
- \$20 annual exam copayment
- \$25 copayment for glasses or contact lenses
- \$150 allowance for glasses or contact lenses
- \$300 credit toward Lasik

Vision Plan

Available providers

- Eyemasters/Visionworks
- Target Optical
- Sam's Club
- TSO
- Today's Vision
- Eye Care Centers of America
- Sears Optical
- Walmart
- Lens Crafters
- Pearle Vision
- Vision Source
- Plus, over 1,000 more providers



For a complete list, visit
superiorvision.com

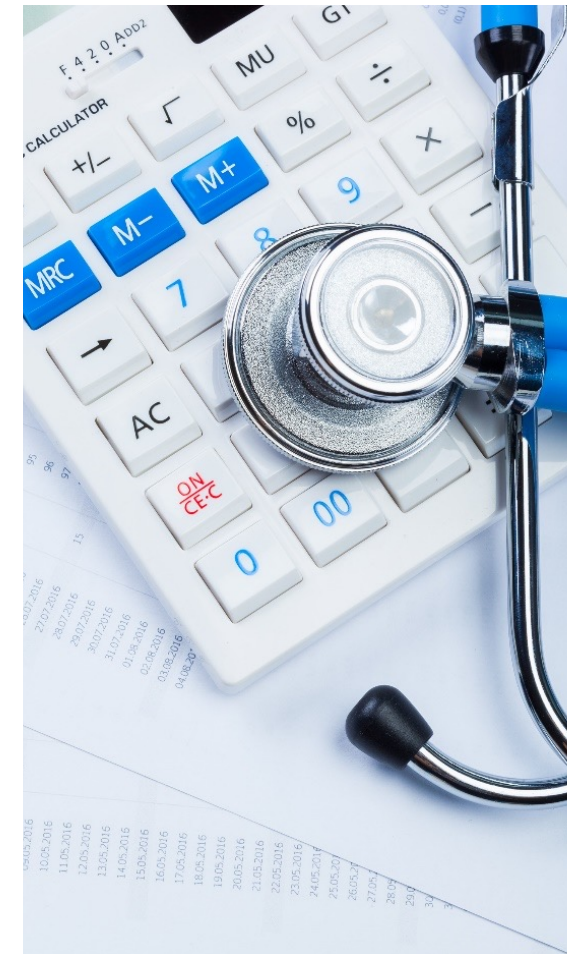


**Flexible Spending
Accounts
Administered by
TASC**



Flexible Spending Accounts

- Healthcare Flexible Spending Account
- Dependent Care Reimbursement Account
- Total Administrative Services Corporation (TASC)
- Pre-tax benefit to be used for out-of-pocket qualified healthcare expenses
- Must re-enroll during the annual Open Enrollment period



How does the HFSA work?



- You'll select an annual amount to contribute. This will be divided by the number of pay periods left in the plan year.
- The minimum annual amount you can contribute to the plan is \$240 and the maximum is \$2,550.
- There is a \$500 rollover into the new plan year, but any amount over that will be forfeited.
- After you enroll, you will receive a TASC Mastercard in the mail.
- Use it like a debit card at your doctor's office, pharmacy and more to pay for qualified expenses.
- **IMPORTANT:** You must re-enroll in the HFSA if you do not want it to expire. It does not automatically rollover.

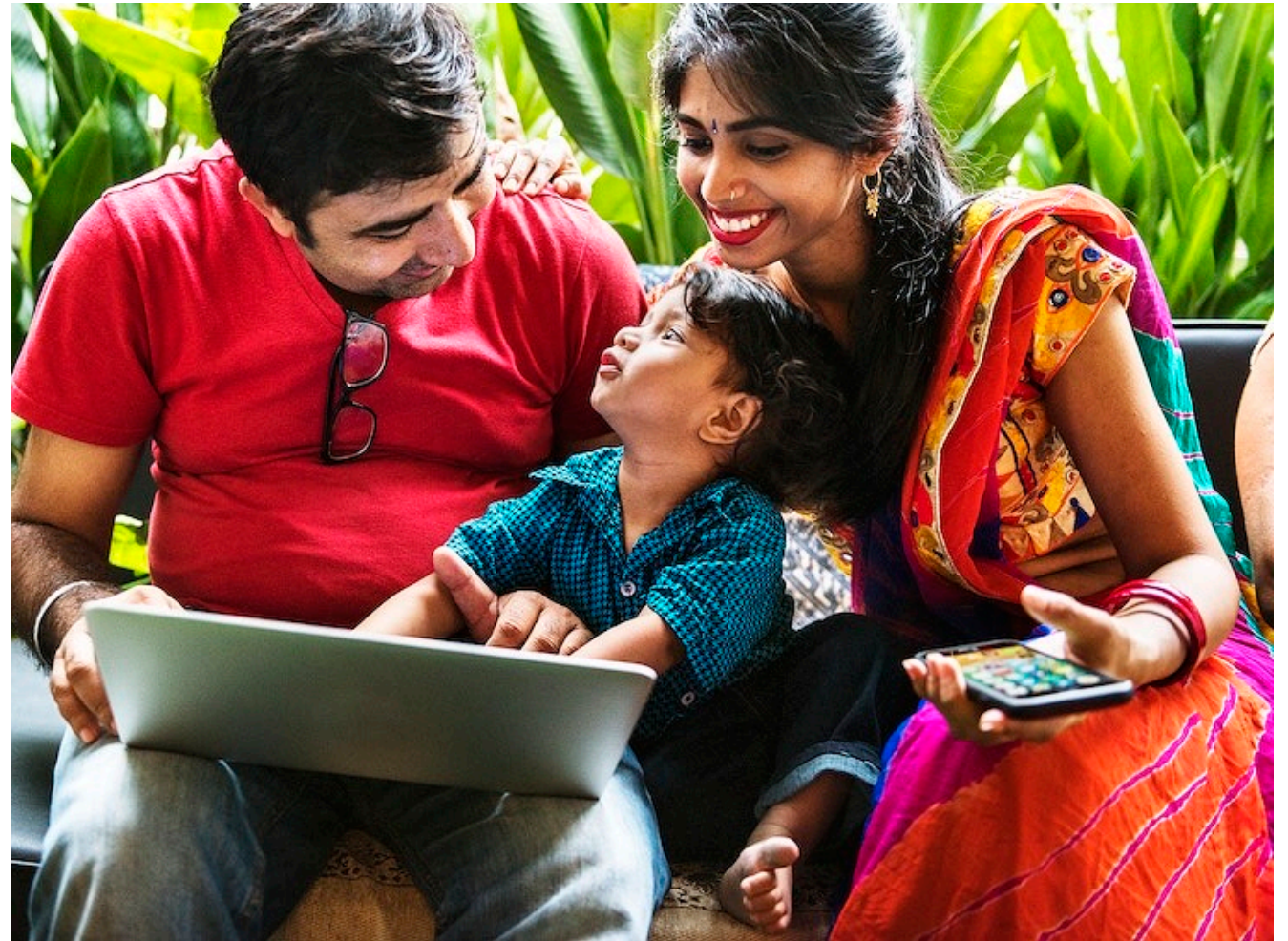
Examples of HFSA Eligible Expenses

- Co-payments, co-insurance and deductibles for medical, dental and vision services
- Chiropractor
- Eyeglasses, reading glasses, contact lenses and contact lens solution
- LASIK
- Bandages and related items
- First aid kits
- Hearing aids and batteries
- Medical equipment
- Lab fees and diagnostic services
- Hospital services and fees



DCRP Highlights

- **Dependent care expenses must be work-related**
 - **Expenses cannot exceed \$5000**
 - **Expenses must be for one or more qualifying person:**
 - Child under 14
 - Spouse physically or mentally unable to care for themselves
 - Dependent physically or mentally unable to care for themselves for whom an exemption can be claimed
- CAUTION! Your bi-weekly deduction amount is determined by dividing your election amount by number of pay periods left in the plan year.**



Examples of Eligible Expenses for DCRP

- Fees for licensed day care or adult care facilities
- Before and after school care programs for dependents under age 14
- Amounts paid for services (including babysitters or nursery school) provided in or outside of your home
- Nanny expenses attributed to dependent care
- Nursery school (preschool) fees
- Summer Day Camp – primary purpose must be custodial care and not educational in nature



Opportunities to Enroll in DCRP

- New Hires may enroll within 30 days of employment and will become effective the 1st or 16th day of the month following 30 days of employment.
- Employees may enroll each November with a January 1st effective date.
- If an employee experiences a Qualifying Life Event (birth or adoption) and enrolls within 31-days of the event.





**2024-2025 Wellness
Program**
Administered by City
of Houston & Cigna



Wellness in Three Easy Steps

1. Annual Exam (40% program completion)

- Deadline: Jan. 31, 2025

2. Health Assessment (40% program completion)

- Deadline: March 14, 2025

3. Wellness Engagement (20% program completion)

- Deadline: March 14, 2025

Medical Rate Discount

80% employee | 160% employee and spouse

Healthy Award Funds

20% employee = \$65 | 40% employee and spouse = \$97.50



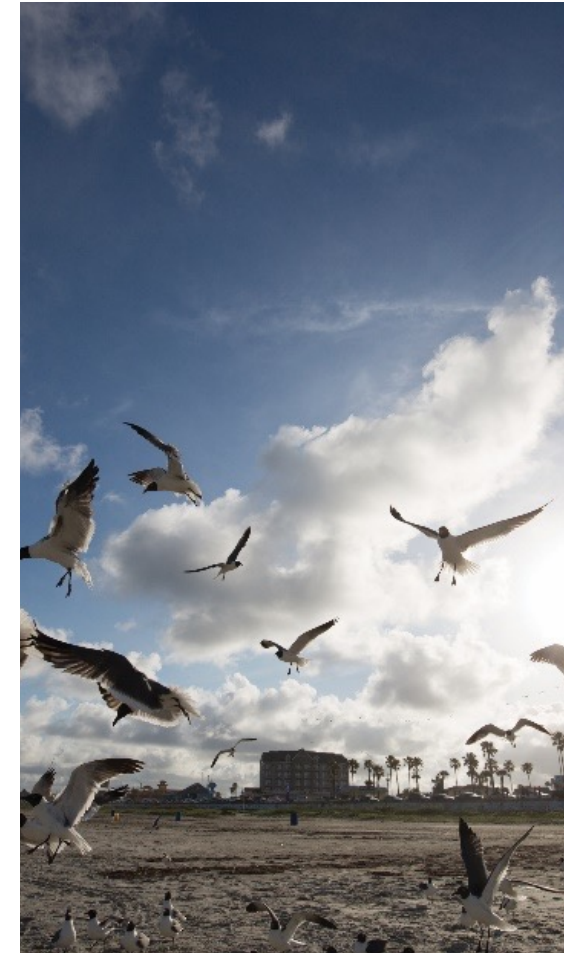


Life Insurance
Administered by
Dearborn National



Basic Life Insurance

- Basic Life Insurance at one times your base salary at no cost
- Spouse is eligible for a \$2,000 life insurance benefit
- Dependent children are eligible for a \$1,000 life insurance benefit



Voluntary Life Insurance

- **Premiums are based on age, salary, and coverage options**
- **Rates are available in Benefitplace**

New Hires may apply up to 3x salary if within first 30 days of employment: no Evidence of Insurability (EOI) required unless applying for 4x salary

Spouse: up to half your salary \$50,000 max

Child(ren): \$10,000 max

If you do not elect voluntary life within your first 30 days, you may apply for coverage ONLY during the annual open enrollment. An EOI is required.

Life Insurance: Things to Consider

- A life insurance benefit will not be paid to a minor without legal financial guardianship documents
- Update beneficiaries if you encounter a life event change such as marriage, death, divorce or birth
- You may change your beneficiaries 24/7 by accessing HROne, then click on Benefitplace. Changes made are in real-time, which mean they are effective immediately.



Supplemental Insurance
Administered by
Continental American
Insurance Co.



Supplemental Insurance Plans

- The City offers three supplemental insurance plans
- Provided by Continental American Insurance Company

Group
Hospital
Indemnity

Group
Critical
Illness with
Cancer

Group
Accident
Insurance

Hospital Indemnity Plan

- Includes additional \$100 a day ICU benefit for 30 days
- Plan pays a one-time hospital admission benefit of \$500
- \$150 for up to 30 days for hospital confinement
- \$125 for out-patient surgery
- \$50 health screening benefit



Group Critical Illness with Cancer

- Up to a \$20,000 lump sum is paid directly to you upon diagnosis.
- Covers cancer, heart attack, stroke, coma, major organ transplant, kidney failure, burns, etc.
- Different illness reoccurrence benefit payable at 100% if at least six months apart
- Same illness reoccurrence benefits payable at 100% if at least six months apart (12 months for cancer)
- No lifetime limit on payout
- \$75 health screening benefit
- Childhood Conditions Rider

Group Accident Insurance

- Helps cover the cost of expenses due to an accident such as: ambulance rides, emergency room visits, surgery and anesthesia, prescriptions, major diagnostic testing and burns
- Benefits are paid directly to you, unless otherwise assigned.
- Coverage is guaranteed-issue (which means you may qualify for coverage without having to answer health questions).
- Benefits are paid regardless of any other medical insurance.

Supplemental Insurance Enrollment

- Continental American Insurance Company (CAIC)
- Supplemental Insurance Enrollment will be available in a central location through Benefitplace.
- If you need additional support, contact CAIC at 888-687-1883





Employee Assistance
Administered by
City of Houston EAP &
Guidance Resources



What is the EAP?

The Employee Assistance Program (EAP) is a free benefit provided by the City of Houston to employees and their immediate family members. EAP Counselors work with managers and supervisors to address employee and organizational challenges. The City of Houston uses a hybrid model: both Internal and External EAP.



City of Houston EAP - Internal

- Assessment and referral
- Support the coordination of substance abuse services
- Disruptive Events and Crisis Response
- Mediation & Management Consultation
- Training by Request
- Teletherapy
- 6 free sessions per issue
- Monday – Friday 8 a.m. – 5 p.m.



832-393-6510 | 602 Sawyer St. Suite 410

City of Houston EAP - Guidance Resources

- Work-Life Solutions: Information, referrals, and resources for work-life needs
- Legal Support: Expert legal information from licensed ComPsych staff attorneys
- Financial Resources: Financial information from ComPsych staff financial experts



**855-378-7485 | Confidential Emotional Support
(Personal & Family Concerns)**

Accessing EAP

832-393-6510 – Internal EAP

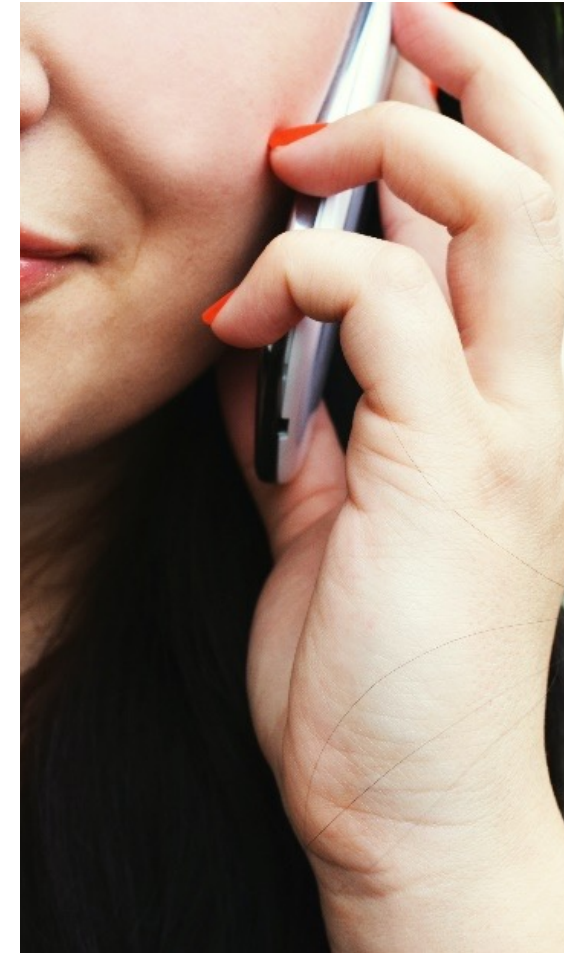
855-378-7485 – Guidance Resources

TTY: 711

guidanceresources.org

WEB ID: HOUSTONEAP

EmployeeAssistanceProgram@houstontx.gov



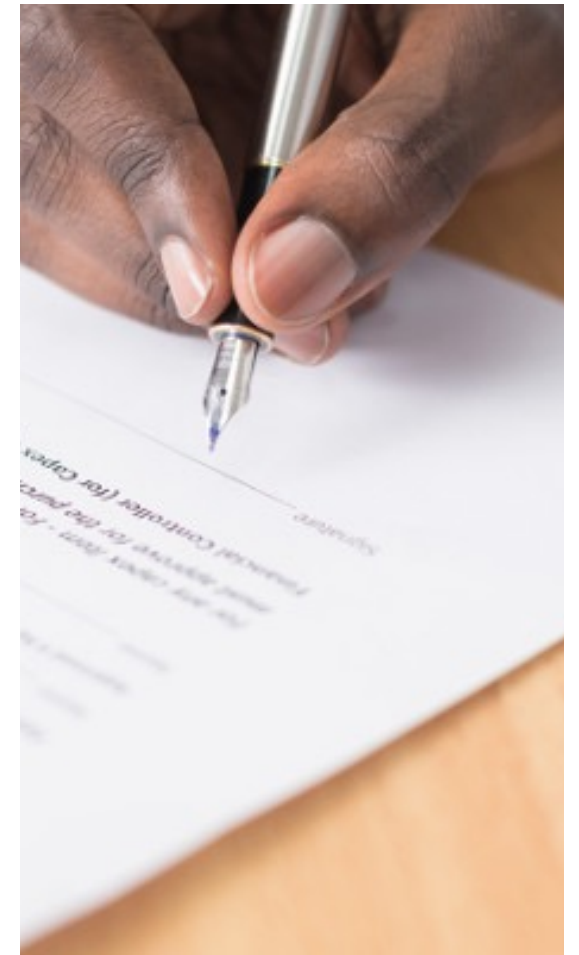
Final Paycheck Beneficiary Form

Form available through cityofhoustonbenefits.org

Please complete the form legibly.

The form must be notarized if your spouse is **not** your sole primary beneficiary.

If your form requires notarization, the Human Resources Department has several notaries available at 611 Walker, 4th Floor. Monday- Friday 8 a.m. – 5 p.m. Spouse must be present, or you may go through another source that is more convenient for you.



Let's Summarize

- ✓ Review the City of Houston Employee Benefits Decision Guide to learn more about benefits options
- ✓ If you decide to elect any of the benefits discussed, complete your enrollments within 30 days of hire date. Reminder: Benefits are effective the 1st or 16th after 30 days of employment.
- ✓ Submit the required dependent documentation if you are covering a spouse and/ or child(ren), which includes Social Security Numbers or Individual Taxpayer Identification Number to the Document Center in Benefitplace.
- ✓ Designate a beneficiary for your basic life insurance policy.
- ✓ If you select 4x salary for Voluntary life coverage, an evidence of insurability (EOI) is required. Complete the EOI within 30 days of hire and submit directly to Dearborn National. You DO NOT need to complete an EOI if you are applying for 1x – 3x salary if you apply within the 30-day enrollment window.
- ✓ Complete the Final Paycheck Beneficiary Designation form (last paycheck and vacation hours).

You may make changes anytime during the 30-day enrollment window.

Contact Information



benefits@houstontx.gov



832-393-6000



www.cityofhoustonbenefits.org





Questions

