

# Suffolk

V I R G I N I A

*It's a good time to be in Suffolk*

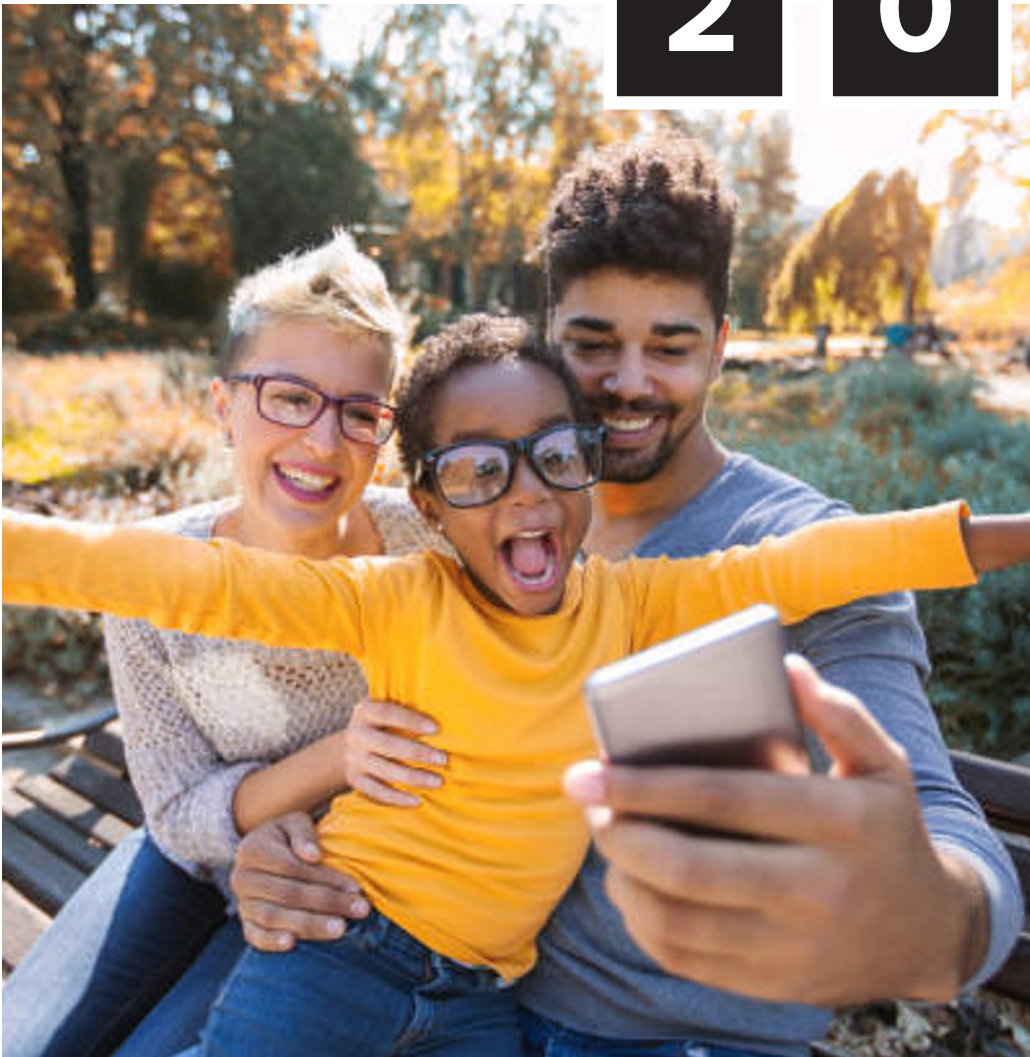
## A Guide To Your EMPLOYEE BENEFITS

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# A Message from HR

At the City of Suffolk, we value each employee. Our commitment to our employees is to provide an enriching environment where employees are engaged and are proud to be part of the City of Suffolk family.

The cost of health care and other benefits continue to rise year after year. Each year, we analyze our costs and try to manage increases by reviewing our plans and benefit providers. We are conscious of the fact that changing health insurance plans is often difficult for our employees, so whenever possible, we work with our benefit providers to create solutions that will work financially and will be less disruptive.

Employers across the country are all facing the same challenge. But the fact is that 70 percent of health care costs are due to preventable conditions that cost the U.S. health care system about \$100 billion every year. Smoking, obesity, and high blood pressure are all preventable or treatable conditions that, left untreated, can lead to such illnesses as cancer, type II diabetes, or heart failure.

The City of Suffolk continues to promote a culture of health and wellness, establishing a work environment that promotes healthy lifestyles, decreases the risk of disease, and enhances your quality of life.

## **CITY OF SUFFOLK TAKES YOUR WELLNESS SERIOUSLY**

The goal of the City of Suffolk Wellness Program is to promote behavioral changes and motivate each of us to change from high risk behavioral factors to healthy/low risk factors and keep them there.

- To obtain the best possible price for your health care coverage needs
- To support you and your family in practical ways to improve your health
- To provide a supportive work environment that encourages healthy lifestyles
- To become a more educated health care consumer
- To work towards living a healthier lifestyle and improving your health
- To better understand and use the tools and resources that make for wiser health and health care choices



# Welcome to Your Healthcare Benefits!

The City of Suffolk is pleased to present this overview of your benefits. In these pages, you'll learn about the City of Suffolk benefits program, which is designed to help you stay healthy, secure, and maintain a work/life balance. Offering a competitive benefits package is just one way we strive to provide our employees with a rewarding workplace. Please read the information in this guide carefully, and for full details about our plans, refer to each plan's summary plan description.

## NEW FOR 2024

Weight Loss Drugs for members meeting prior authorization requirements. Additional details located on page 9.

## 2024 BENEFITS OVERVIEW

Our employees are our greatest resource and we take pride in being able to offer comprehensive and affordable benefits for all of our employees and their family including:

- POS and HDHP HSA Medical plans provided by Sentara
- Flexible Spendings Accounts (FSA) provided by Health Equity
- Health Savings Account (HSA) provided by Health Equity
- Dental plans provided by Delta Dental
- Vision plan provided by MetLife
- Short and Long-Term Disability provided by The Standard Insurance Co.
- Accident and Critical Illness provided by The Standard Insurance Co.
- Wellness Incentive Program provided by Calm
- Employee Assistance Program (EAP) with ComPsych

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This booklet summarizes the benefit plans that are available to the City of Suffolk eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this booklet is not a guarantee of benefits. © 2023 USI Insurance Services. All Rights Reserved. v. 9.23

# Eligibility

## **ELIGIBLE EMPLOYEES:**

Full time employees are eligible to enroll in benefits. You are eligible on the 1st of the month following date of hire if you are hired between the 1st and 15th of the month, or on the 1st of the second month following date of hire if you are hired between the 16th and 31st.

## **ELIGIBLE DEPENDENTS:**

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse and children, up to age 26.

## **WHEN COVERAGE BEGINS:**

The effective date for your benefits is January 1, 2024. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a qualifying event. **Note:** All employees must re-enroll in the FSA and HSA plans annually if you would like to keep an account.

## **QUALIFIED LIFE EVENT:**

Generally, you may only change your benefit elections during the annual enrollment period. However, you can change your benefit elections during the year if you experience a Qualified Life Event. Qualified Life Events include:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or child
- Adoption of your child
- Change of employment status by you or your spouse
- Qualification by the Plan Administrator of a Medical Child Support Order
- Entitlement to Medicare or Medicaid
- Legal Guardianship

If you experience a Qualified Life Event, you must notify the City of Suffolk Department of Human Resources within 30 days of the change. Depending on the type of change, you may need to provide proof of the change. Proof of change can include a birth certificate, divorce decree, death certificate, or proof from an insurance company or employer of loss of coverage.

If you do not contact the City of Suffolk Department of Human Resources within 30 days, you will have to wait until the next annual enrollment period to make changes, unless you have another Qualified Life Event.

**FOR QUESTIONS ABOUT YOUR BENEFITS OR ENROLLMENT OPTIONS,  
CONTACT THE DEPARTMENT OF HUMAN RESOURCES  
AT 757-514-4110.**

# Medical Insurance

City of Suffolk will continue to offer medical coverage through Sentara. The charts within are a brief outline of what is offered. Please refer to the summary plan description for complete plan details. The City of Suffolk understands medical needs vary, so we offer a variety of plans to choose from.

**POINT OF SERVICE PLAN (POS):** To receive the highest benefit level and reduce your potential out-of-pocket expenses, please be sure to use an in-network provider whenever possible. If you choose to use an out-of-network provider, you may be responsible for balance billing.

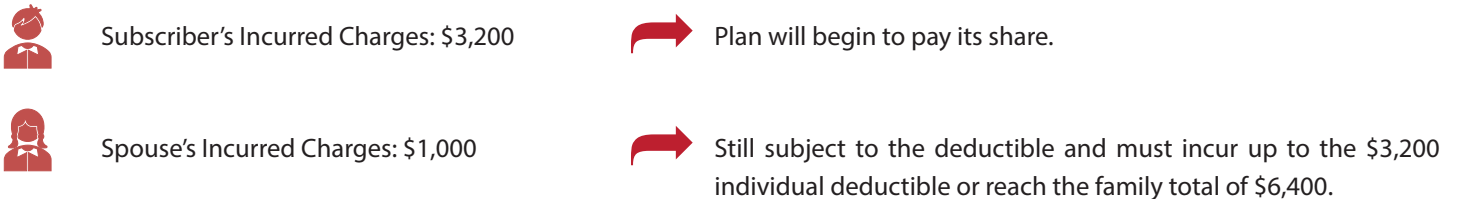
**HIGH DEDUCTIBLE HEALTH PLAN WITH HSA:** To receive the highest benefit level and reduce your potential out-of-pocket expenses, please be sure to use an in-network provider whenever possible. If you choose to use an out-of-network provider, you may be responsible for balance billing.

## EMBEDDED VS. NON-EMBEDDED DEDUCTIBLES

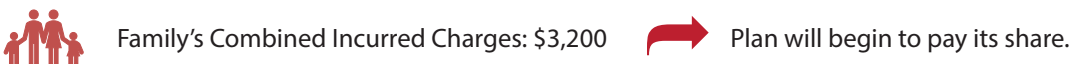
A deductible is the amount you are responsible for, before the plan will begin to pay its share of coinsurance.

If you are covering one or more dependents on your medical plan, you will want to ensure that you know if your plan has an embedded or a non-embedded deductible. **The Equity POS HSA 1600** plan has a non-embedded deductible while the other medical plan options have an embedded deductible. Please see examples below.

**EMBEDDED DEDUCTIBLE: (POS 750, POS 1500, EQUITY POS HSA 3200 PLANS):** Generally, you must pay the full costs of medical services up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible, or the family expenses paid by all family members meets the overall family deductible.



**NON-EMBEDDED DEDUCTIBLE (EQUITY POS 1600 PLAN):** Generally, you must pay the full costs of medical services up to the deductible amount before this plan begins to pay. If you have other family members on the plan, the overall family deductible must be met before the plan begins to pay.



# Medical Benefits - POS

The City of Suffolk will continue to offer four medical plans through Sentara. The chart below is a brief outline of the **POS** plans offered. Please refer to the summary plan description for complete plan details.

Member Responsibility	POS 750/25/20%		POS 1500/25/20%	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>	<i>(Embedded)</i>		<i>(Embedded)</i>	
Individual / Family	\$750 / \$1,500	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
<b>Coinsurance</b>	20%	30%	20%	40%
<b>Annual Out-of-Pocket Maximum</b>				
Individual / Family	\$6,000 / \$12,000	\$10,000 / \$20,000	\$6,000 / \$12,000	\$10,000 / \$20,000
<b>Physician Office Visit</b>				
Primary Care	\$25 copay	30%	\$25 copay	Ded., then 40%
Specialty Care	\$50 copay	30%	\$50 copay	Ded., then 40%
<b>Preventive Care</b>				
Adult Periodic Exams / Well-Child Care	No charge	Ded., then 30%	No charge	Ded., then 40%
<b>Virtual Visits - MDLive<sup>+</sup></b>	<b>No charge</b>	—	<b>No charge</b>	—
<b>Diagnostic Services</b>				
X-ray and Lab Tests	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
Infertility Coverage	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
<b>Urgent Care Facility</b>	\$50 copay	Ded., then 30%	\$50 copay	Ded., then 40%*
<b>Emergency Room</b> (copay waived if admitted)	Ded., then \$150	Ded., then \$150	Ded., then 20%	Ded., then 20%*
<b>Hospitalization</b>				
Inpatient / Outpatient	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
<b>Hearing Aids</b> (\$1,200 maximum per year)	Ded., then 20%	Ded., then 20%	Ded., then 20%	Ded., then 20%
<b>Prescription Drugs - Retail** (30 days)</b>	<b>Level 1</b>		<b>Level 1</b>	
Tier 1	\$15 copay	—	\$15 copay	—
Tier 2	\$40 copay	—	\$40 copay	—
Tier 3	\$75 copay	—	\$75 copay	—
Tier 4	20% to max of \$125	—	20% to max of \$125	—
<b>Prescription Drugs - Mail Order** (90 days)</b>	<b>Level 1</b>		<b>Level 1</b>	
Tier 1	\$15 copay	—	\$15 copay	—
Tier 2	\$80 copay	—	\$80 copay	—
Tier 3	\$225 copay	—	\$225 copay	—
Tier 4	N/A	—	N/A to max of \$125	—

Ded = Deductible

**+ indicates changes from the prior year.**

\* Covered as in-network if medically necessary; balance billing may apply.

\*\* For Prescription Drugs, Level 2 Pharmacies have a \$10 higher copay for Retail Tier 1, Tier 2, and Tier 3 medications. For Mail Order, Level 2 Pharmacies have a \$30 higher copay for Tier 1, Tier 2, and Tier 3 medications.

## CONTRIBUTIONS (MONTHLY)

	POS 750/25/20%	POS 1500/25/20%
	Employee Cost	Employee Cost
Employee Only	\$113.18	\$95.89
Employee + 1 Child	\$199.43	\$171.42
Employee + Spouse	\$272.03	\$227.74
Employee + Family	\$429.36	\$349.77

# Medical Benefits - HSA

The City of Suffolk will continue to offer four medical plans through Sentara. The chart below is a brief outline of the **Equity POS HSA** plans offered. Please refer to the summary plan description for complete plan details.

Member Responsibility	EQUITY POS HSA 1600/20%		EQUITY POS HSA 3200/20%	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible<sup>+</sup></b>	<i>(Non-Embedded)</i>		<i>(Embedded)</i>	
Individual / Family	<b>\$1,600 / \$3,200</b>	\$3,000 / \$6,000	<b>\$3,200 / \$6,400</b>	\$6,000 / \$12,000
<b>Coinsurance</b>	20%	30%	20%	40%
<b>Annual Out-of-Pocket Maximum</b>				
Individual / Family	\$3,575 / \$7,150	\$10,000 / \$20,000	\$5,000 / \$10,000	\$10,000 / \$20,000
<b>Physician Office Visit</b>				
Primary Care	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
Specialty Care	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
<b>Preventive Care</b>				
Adult Periodic Exams / Well-Child Care	No charge	Ded., then 30%	No charge	Ded., then 40%
<b>Virtual Visits - MDLive<sup>+</sup></b>	<b>Ded., then 0%</b>	—	<b>Ded., then 0%</b>	—
<b>Diagnostic Services</b>				
X-ray and Lab Tests	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
Infertility Coverage	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
<b>Urgent Care Facility</b>	Ded., then 20%	Ded., then 30%*	Ded., then 20%	Ded., then 40%*
<b>Emergency Room</b> (copay waived if admitted)	Ded., then 20%	Ded., then 20%*	Ded., then 20%	Ded., then 20%*
<b>Hospitalization</b>				
Inpatient / Outpatient	Ded., then 20%	Ded., then 30%	Ded., then 20%	Ded., then 40%
<b>Hearing Aids</b> (\$1,200 maximum per year)	Ded., then 20%	Ded., then 20%	Ded., then 20%	Ded., then 20%
<b>Prescription Drugs - Retail (30 days)</b>				
Tier 1	Ded., then 20%	—	Ded., then 20%	—
Tier 2	Ded., then 20%	—	Ded., then 20%	—
Tier 3	Ded., then 20%	—	Ded., then 20%	—
Tier 4	Ded., then 20%	—	Ded., then 20%	—
<b>Prescription Drugs - Mail Order (90 days)</b>				
Tier 1	Ded., then 20%	—	Ded., then 20%	—
Tier 2	Ded., then 20%	—	Ded., then 20%	—
Tier 3	Ded., then 20%	—	Ded., then 20%	—
Tier 4	Ded., then 20%	—	Ded., then 20%	—

Ded = Deductible

**+ indicates changes from the prior year.**

\* Covered as in-network if medically necessary; balance billing may apply.

**Note:** When you enroll in either of these High Deductible Plans, Health Equity will open a Health Savings Account for you that holds pre-tax dollars that can be used for current and future medical expenses. See the HSA page for more information.

CONTRIBUTIONS (MONTHLY)	EQUITY POS HSA 1600/20%	EQUITY POS HSA 3200/20%
	Employee Cost	Employee Cost
Employee Only	\$57.31	\$31.66
Employee + 1 Child	\$103.69	\$62.16
Employee + Spouse	\$135.26	\$75.93
Employee + Family	\$203.68	\$105.79

# Where To Go For Care

Certain facilities may be more ideal than others for specific services. Keep in mind that acute conditions can typically be addressed at a lower cost by visiting your PCP or utilizing telehealth. The emergency room on the other hand is best reserved for emergencies only due to the high costs of care. The chart below illustrates four options of care facilities that are available to you when you have a health concern.

## **EMERGENCY ROOM** \$\$\$\$

For 24/7 treatment of critical conditions, illnesses, or injuries. Call 911 if you experience an emergency.

### **Health Concerns**

- Shortness of breath or chest pain
- Excessive/uncontrolled bleeding
- Loss of consciousness or seizure
- Weakness or numbness
- Trauma to the head or organs
- Severe injuries
- Overdose

### **Cost**

- Highest cost option
- No appointment
- Wait times can be long and unpredictable. Patients often wait multiple hours.

## **URGENT CARE** \$\$\$

For non-life-threatening conditions. Typically, have extended hours. Treatment may be provided by nurses and/or doctors.

### **Health Concerns**

- Fever
- Minor illnesses such as viral or bacterial infections
- Minor injuries
- Chronic pain or headache

### **Cost**

- Less expensive than the ER, but typically more expensive than the doctor's office
- No appointment necessary, but many clinics offer the option
- Wait times vary

## **DOCTOR'S OFFICE** \$\$

For common injuries or illnesses that are not urgent. Members should see their PCP for routine care annually, at a minimum.

### **Health Concerns**

- General health concerns
- Routine physicals
- Minor injuries and illnesses
- Vaccinations
- Pregnancy

### **Cost**

- Costs vary, may have a copay or coinsurance
- Appointment needed, can take months
- Relatively short wait times

## **VIRTUAL TELEHEALTH VISITS** \$

For low-acuity illnesses and conditions. Allows members to access care on the go through a computer or mobile device. Virtual doctors may provide medication and treatment for certain conditions.

### **Health Concerns**

- Minor illnesses
- Allergies
- Certain skin conditions
- Health questions or concerns

### **Cost**

- Lowest cost option
- No appointment necessary
- Little to no wait times
- Can have a visit at any time or place



# Weight Loss Drugs and Infertility Services

## NEW FOR 2024 - WEIGHT LOSS DRUGS

The City will include coverage for weight loss drugs that are on the health plan's closed formulary. Coverage will be according to the tier of the drug with generics at Tier 1 and brand drugs at Tier 3. Members must work with their prescribing physician to obtain prior authorization. The health plan prior authorization includes information on factors such as BMI, current weight loss trials, other health conditions and more.



## INFERTILITY SERVICES WITH THE SENTARA MEDICAL PLANS

**Pre-Authorization is required.**

The following services are for covered persons only, to diagnose and treat conditions resulting in infertility:

- endometrial biopsies (limited to two per lifetime)
- semen analysis (limited to four per lifetime)
- hysterosalpingography (limited to four per lifetime)
- Sims-Huhner test (smear) (limited to four per lifetime)
- artificial insemination (limited to eight per lifetime)
- diagnostic laparoscopy (limited to two per lifetime)

The following services are limited to \$20,000 lifetime limit:

- in-vitro fertilization (IVF)
- zygote Intrafallopian Transfer (ZIFT)
- infertility drugs and injections used in connection with these procedures

The following treatments are excluded from coverage under this infertility benefit:

- reversal of voluntary sterilization, and infertility service required because of such reversal
- in-vitro fertilization programs, donor egg, and any other programs not listed as a covered service
- reproductive material storage
- any treatment related to sexual organ function, dysfunction, or inadequacies, including but not limited to impotency
- semen recovery, storage, and washing

The member is responsible for all applicable copayments, coinsurances, and any deductibles depending on the type and place of service as listed on the Plan's Benefit Summary.

Members should refer to Plan documents for Plan copayments, coinsurances, deductibles, and maximum out-of-pocket amounts, in addition to coverage exclusions and limitations.



# Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

## WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA is a tax-sheltered bank account that you own to pay for eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses. The Health Savings Account (HSA) is yours to keep, even if you change jobs or medical plans. There is no “use it or lose it” rule; your balance carries over year to year.

Plus, you get extra tax advantages with an HSA because:

- Money you deposit into an HSA is exempt from federal income taxes
- Interest in your account grows tax free; and
- You don't pay income taxes on withdrawals used to pay for eligible health expenses. (If you withdraw funds for non-eligible expenses, taxes and penalties apply).
- You also have a choice of investment options which earn competitive interest rates, so your unused funds grow over time.



## ARE YOU ELIGIBLE TO OPEN A HEALTH SAVINGS ACCOUNT (HSA)?

Although everyone is able to enroll in the Qualified High Deductible Health Plan, not everyone is eligible to open and contribute to an HSA. If you do not meet these requirements, you cannot open an HSA.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP)
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You are not enrolled in Medicare.
- You are not in the TRICARE or TRICARE for Life military benefits program.
- You have not received Veterans Administration (VA) benefits within the past three months.
- You are not claimed as a dependent on another person's tax return.
- You are not covered by a traditional health care flexible spending account (FSA). This includes your spouse's FSA. (Enrollment in a limited purpose health care FSA is allowed).

## 2024 IRS HSA CONTRIBUTIONS

You are able to contribute to your Health Savings Account on a pre-tax basis through payroll deductions up to the IRS statutory maximums. The IRS has established the following maximum HSA contributions:

- \$4,150 Individual
- \$8,300 Family
- If you are age 55 and over, you may contribute an extra \$1,000 catch-up contribution.

## 2024 CITY OF SUFFOLK HSA FUNDS (NEWLY INCREASED)

The City of Suffolk contributes money to your HSA to help cover the out-of-pocket expenses you may incur under your deductible. The amount of money contributed depends on your level of coverage.

	EQUITY POS HSA 1600/20%	EQUITY POS HSA 3200/20%
Individual	\$600	\$1,200
Family	\$950	\$1,650

**PLEASE KEEP IN MIND,  
YOU MUST RE-ENROLL IN THE HSA ANNUALLY.**

# Flexible Spending Accounts (FSA)

You can fund your out-of-pocket health care expenses with pre-tax money through a Flexible Spending Account. **Important Note:** You cannot enroll in the City of Suffolk FSA-Medical Account if you are enrolled in the High Deductible Health Plan and contribute to an HSA, according to IRS regulations.

## HEALTH FSA

A Flexible Spending Account (FSA) allows you to set money aside, up to **\$3,050**, deducted pre-tax from your paycheck, into an account to reimburse you for qualified expenses. These expenses include medical, dental, and vision for yourself and your eligible dependents that are not reimbursed from insurance or any other source. The money you put into your account is not considered taxable income, allowing you to save money by paying less Federal, State and FICA taxes.

For information about the debit card or a list of eligible medical expenses, visit [www.HealthEquity.com/QME](http://www.HealthEquity.com/QME).

An example of eligible expenses includes prescription medicines and drugs, hearing aids, orthopedic goods, prosthetic devices, doctors, dentists, orthodontics, osteopaths, chiropractors, optometrists, ophthalmologists, opticians, eyeglasses, and over-the-counter medicines and drugs.

FSA contributions are a **use-it or lose-it benefit**. Rollover allows you to carry over up to **\$610** of unused Medical FSA funds into the following plan year if re-enrolling. If you do not re-enroll or use all your elected funds by the end of the calendar year it will be forfeited. All expenses must be incurred between January 1st and December 31st.

## DEPENDENT CARE FSA

All Employees are eligible to set aside a portion of their salary, up to **\$5,000**, to be deposited into a Dependent Care Flexible Spending Account. This account can then be used to pay for eligible dependent care expenses to allow you and your spouse, if you are married, to work, look for work, or attend school full-time. Eligible dependents include children under age 13 or children who are physically or mentally incapable of self-care and, in some cases, elder care. The Dependent Care Flexible Spending Plan Year runs from January 1st through December 31st.

Here is an example of potential annual savings:

	WITHOUT HSA/FSA	WITH HSA/FSA
Annual Income	\$30,000	\$30,000
HSA/FSA Contributions	\$0	\$1,000
Taxable Pay (Based on 30%)	\$30,000	\$29,000
Minus Taxes	\$9,000	\$8,700
Take Home Pay	\$21,000	\$20,300
Minus (Medical/Dental/Vision/Costs)	\$1,000	\$0
Total Take Home Pay	\$20,000	\$20,300
<b>What You Saved</b>	<b>\$0</b>	<b>\$300</b>



**PLEASE KEEP IN MIND,**

**YOU MUST RE-ENROLL IN THE FSAs ANNUALLY.**

# Wellness Incentive Program

When you enroll in any of our Sentara plans, you receive many beneficial programs to help you stay healthy and save money! Take advantage of programs such as:

## WELLNESS INCENTIVE PROGRAM

Earn \$480 (\$20/paycheck) off of next year's health insurance premiums by completing the following:

- Register with WebMD through your Sentara member page
- Complete the online Personal Health Assessment
- Go to your annual PCP visit and fax the results form to Sentara
- Earn 2,000 points in the WebMD Wellness portal
- All tasks must be completed from January 1st – December 15th

## EXTRAS

**FREE** Telephonic Health Coaching from WebMD for weight loss, healthy eating/living and tobacco cessation

**FREE** Omada Weight Loss/Diabetes Prevention program that includes a **FREE** wireless digital scale for you to keep

**FREE** Disease Management programs that offer \$0 co-pay drugs for chronic conditions such as:

- High Blood Pressure
- Cardiovascular/Heart Disease
- Diabetes
- Asthma
- COPD

**FREE** Partners in Pregnancy education and case management program for expectant moms.

## CALM ONLINE APP

Calm is available for all employees and their family/friends – for **FREE**. Calm is the #1 online mental wellbeing app for children, adolescents & adults. Featuring online tools to help relieve anxiety & stress, improve sleep habits, learn coping and leadership skills and so much more!

Contact Becky Luther, Benefits & Wellness Consultant at [bluther@suffolkva.us](mailto:bluther@suffolkva.us) or 757-514-4121 for program information.



# Dental Insurance

Regular dental care is essential to good health. The City of Suffolk is excited to provide you with an opportunity to purchase Dental coverage with Delta Dental.

## **SUMMARY OF DENTAL BENEFITS**

The City of Suffolk's Dental Plan is designed to provide the dental coverage you need with the features you want. Take advantage of what this plan has to offer without compromising what matters most - including the freedom to visit the dentist of your choice and your dependents choice – an "in-network" dentist or an "out-of-network" dentist. You have the option to choose the Basic or Enhanced Dental Plan.

## **IN-NETWORK VS. OUT-OF-NETWORK**

For the best savings, use a Delta Dental participating dentist or specialist. You can find a dentist by visiting [deltadentalva.com](http://deltadentalva.com), calling Delta Dental Member Services at **(800) 237-6060**, or show your dental plan card when you visit the dentist. If you choose a dentist who does not participate in our dental plan, your out-of-pocket expenses may be more, since you will be responsible for paying any difference between the dentist's fee and the plan's payment for the approved service.

## **BE PREPARED AND PLAN AHEAD**

If Dental work is required, request a pretreatment estimate from your Dentist and your Dentist will contact Delta Dental. You and your dentist can then review your care and costs before treatment. It's a great way to be prepared and plan ahead.

## **PREVENTIVE DENTAL CARE IS COVERED 100%!**

Your dental plan is designed to provide the dental coverage you need with the features you want. Take advantage of what this plan has to offer without compromising what matters most - including the freedom to visit the dentist of your choice whether an "in-network" or "out-of-network" dentist. Don't forget that your preventive care is covered at 100% once every six months.

## **HEALTHY SMILE, HEALTHY YOU® PROGRAM**

Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in Healthy Smile, Healthy You® is simple. Visit [DeltaDentalVA.com](http://DeltaDentalVA.com) to print an enrollment form.



# Dental Benefits

The City of Suffolk will continue to offer two dental plans through Delta Dental. The chart below is a brief outline of the plans offered. Please refer to the summary plan description for complete plan details.

Member Responsibility	BASIC PPO PLAN		ENHANCED PPO PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b> (applies to Basic & Major Services) Individual / Family	\$50 / \$150		\$50 / \$150	
<b>Annual Maximum</b> Per Person	\$1,000		\$1,500	
<b>Diagnostic and Preventive Services</b> oral exams, cleanings, fluoride, x-rays, sealants	No charge	No charge	No charge	No charge
<b>Basic Services</b> fillings, simple extractions, oral surgery, root canals	Ded., then 20%	Ded., then 20%	Ded., then 20%	Ded., then 20%
<b>Major Services</b> crowns, dentures, bridges, implants	No coverage		Ded., then 50%	Ded., then 50%
<b>Orthodontic Services</b> for subscriber and covered dependents	No coverage		50%	50%
<b>Orthodontic Lifetime Maximum</b>	No coverage		\$1,500 per person	

Ded = Deductible

CONTRIBUTIONS (MONTHLY)	BASIC PPO PLAN	ENHANCED PPO PLAN
	Employee Cost	Employee Cost
Employee Only	\$21.11	\$26.88
Employee + Child(ren)	\$51.70	\$65.84
Employee + Spouse	\$43.26	\$55.09
Employee + Family	\$73.67	\$93.77

# Vision Benefits

The City of Suffolk will continue to offer a vision plan through MetLife. The chart below is a brief outline of the plan offered. Please refer to the summary plan description for complete plan details.

Member Responsibility	VISION PLAN	
	In-Network	Out-of-Network Reimbursement
<b>Eye Exam</b> (once every 12 months)	Covered in full	Up to \$45 copay
<b>Frames<sup>+</sup></b> (once every 24 months)	<b>\$175 allowance</b> \$85 allowance* 20% savings over allowance**	Up to \$70 copay
<b>Lenses</b> (once every 12 months)		
Single	Covered in full	Up to \$30 copay
Lined Bifocal	Covered in full	Up to \$50 copay
Lined Trifocal	Covered in full	Up to \$65 copay
Lenticular	Covered in full	Up to \$100 copay
<b>Contacts</b> (once every 12 months, instead of eyeglasses)		
Necessary	Covered in full	Up to \$210 copay
<b>Elective<sup>+</sup></b>	<b>\$175 allowance</b>	Up to \$105 copay

**+ indicates changes from the prior year.**

\* Costco, Walmart and Sam's Club.

\*\* Available from all participating locations except Costco, Walmart and Sam's Club.

CONTRIBUTIONS (MONTHLY)	VISION PLAN	
		Employee Cost
Employee Only		\$6.58
Employee + 1 Child		\$11.80
Employee + Spouse		\$11.80
Employee + Family		\$16.12



# Voluntary Disability Benefits

Disability insurance replaces a portion of your income if injury or illness limits your ability to work. There are two types of disability insurance; short-term and long-term. The information below is a brief outline of the plans offered. Please refer to the summary plan description for complete plan details.

## **SHORT TERM DISABILITY – PAYCHECK PROTECTION**

- Guaranteed Issue without penalty if enrolling for the first time
- Elimination Period: 14 days for timely enrollees
- Benefit Period: 180 days
- Weekly Benefit of 60%
- Employees participating in the Virginia Hybrid Plan, please see Human Resources for eligibility rules

## **VOLUNTARY LONG-TERM DISABILITY**

- Elimination Period: 90 consecutive calendar days
- Benefit Period: Social Security Normal Retirement Age
- Monthly Benefit of 60% of Basic Monthly Earnings
- Monthly Benefit Maximum of \$6,000



Voluntary accident insurance provides benefits for covered injuries and specified accident-related expenses for an individual or family. Since health insurance only goes so far, this group policy is designed to help cover the out-of-pocket expenses that can result from a sudden accident. The information below is a brief outline of the plan offered. Please refer to the summary plan description for complete plan details.

## **GROUP ACCIDENT PROTECTION**

- Guaranteed Issue
- Examples of covered benefits include burns, fractures, and ambulance transportation
- 24/7 coverage on and off the job
- Covers you, spouse and dependents to age 26

Voluntary critical illness coverage provides a lump-sum cash benefit to help you cover the out-of-pocket expenses associated with a critical illness. The information below is a brief outline of the plan offered. Please refer to the summary plan description for complete plan details.

## **GROUP CRITICAL ILLNESS**

- Late entrants subject to evidence of insurability
- Covers 10 different diagnoses and pays lump sum cash benefit
- Examples of covered diagnoses include cancer, heart attack, and stroke
- Choose your benefit level of \$10,000, \$20,000 or \$30,000



# Legal Protection



## City of Suffolk

### Protect Yourself and Your Family For Only \$8.50 Per Pay Period!

Few employee benefits offer so much for so little. As a Legal Resources Member, you'll have immediate and ongoing access to **comprehensive legal coverage, services, and expertise** that will easily save you money – and could save you a whole lot more.

**Don't let this opportunity get away!**

## FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL



### General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for fully covered services



### Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



### Elder Law

- Estate advice
- Powers of attorney for members' parents



### Criminal Matters<sup>2</sup>

- Defense of misdemeanor
  - Misdemeanor defense of juveniles
- Fully covered for first offense involving alcohol or illegal drugs



### Wills and Estate Planning

- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



### Traffic Violations

- Traffic infractions and misdemeanors
  - Speeding
  - Reckless driving
  - Driving under the influence
- 1st Offense



### Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



### Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



### Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



### Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



### Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance

This **SUMMARY OF COVERAGE** is intended to provide a broad general overview of plan coverage and is not a contract. Coverage may vary by organization. For specific coverage questions, please call Member Services at 800.728.5768. Member is responsible for all non-attorney costs such as filing fees, court costs, fines, etc.

### YOUR LEGAL NEEDS WILL BE COVERED!

#### Don't see your legal need listed?

The Legal Resources Plan covers pre-existing legal matters as well as ANY less commonly needed legal service at a **25% discount**.<sup>3</sup>

Please visit [LegalResources.com](http://LegalResources.com) for more information or call Member Services at 800.728.5768.

1 Member is responsible for all non-attorney costs such as filing fees, fines, court costs etc. The Plan covers the individual, spouse and qualifying dependents. 12 month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of \$400. The definition of General District Court may vary by state.

2 Offenses involving illegal drugs, alcohol (except 1st offense DUI) and firearms are covered at a 25% discount.

3 Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

# ID Theft Protection



## IDENTITY THEFT PROTECTION

Legal Resources' Identity Protection Plans provide you and your family with peace of mind so you can focus on what matters most.



## PROTECTION YOU NEED, AT A COST YOU CAN AFFORD!

In a world full of constant threats to our cyber security, trusted identity protection is essential for everyone.



### MONITOR

Keep your identity secure with:

- 🔒 Credit monitoring
- 🔒 Personal information monitoring



### PREVENT

Certified identity theft specialists help educate you and ensure that your identity is safe.

- 🔒 Protect your privacy
- 🔒 Strengthen your digital security



### ALERT

Early warnings allow you to take action fast

- 🔒 Suspicious activity alerts
- 🔒 Password reset alerts



### RESOLVE

White glove resolution experts handle every detail in restoration

- 🔒 \$1 Million in identity theft insurance
- 🔒 Certified identity restoration specialists available 24/7

**PLANS STARTING AT  
ONLY \$8 PER MONTH!**

TOTAL LOSS OF

**\$16**

**BILLION**

FROM AMERICANS

**ANNUALLY**

CLICK THE LINKS BELOW FOR INFORMATION:



WEBSITE



VIDEO OVERVIEW

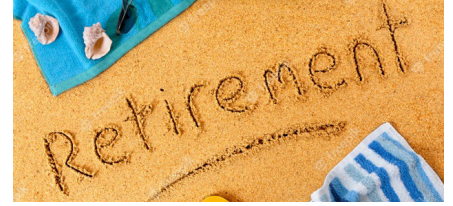


CONTACT

# Retirement Benefits

## MISSION SQUARE 457 & IRA PLANS

Deferred compensation program that allows you to invest today for your retirement. Federal, and in most cases state income taxes are deferred until your assets are withdrawn, usually during retirement when you may be in a lower tax bracket. Contributions are made through payroll deductions, so your taxes are reduced each pay period.



# Employee Assistance Plan (EAP)

The City of Suffolk has invested in your well-being by offering an Employee Assistance Program (EAP) through ComPsych. This free and confidential benefit is for you and your dependent family members, regardless of your participation in the medical plans offered. 24/7 support, resources, and information is available by calling **866-483-1495**, online at [guidanceresources.com](http://guidanceresources.com), web ID: Suffolk and on the **Guidance Resources Now app**.

This benefit is automatically provided to all employees and their families at no cost and is strictly confidential.



# Leave Benefits

## SICK LEAVE BANK POLICY

Only available to Full-Time Employees, who have been employed for at least one year and are VRS Plan 1 or Plan 2 members, must not be a hybrid employee (hired 1/1/14 and forward) and have 80 hours of sick leave on record to participate. All members must contribute 8 hours to join and donate an additional 8 hours January 1st of each year (Fire Suppression and Rescue Employees must make a contribution of 16 hours).

Employees must complete a Request Form for Sick Leave Bank withdrawal to apply, must receive approval to withdraw leave and can only withdraw a maximum of 480 hours in a rolling twenty four (24) month period. A member is eligible for withdrawals after 30 days of leave and all other leave types have been exhausted. Employees may receive Sick Leave Bank hours only for periods of absence that are covered under FMLA medical certifications.



# Benefit Resource Center (BRC)



## Benefit Resource Center (BRC)



## We're Here To Help!

The Benefit Resource Center is staffed with experienced professionals who are well-versed in employee benefits. They are committed to providing superior customer service and participant advocacy.

### Our Benefits Specialists can help you with:

- Deciding which plan is the best for you
- Benefit plan and policy questions
- Eligibility and claim problems with carriers
- Information about claim appeals and process
- Allowable family status election changes
- Transition of care when changing carriers
- Claim escalation, appeal and resolution
- Medicare basics with your employer plan
- Coordination of benefits
- Finding in-network providers
- Access to care issues
- Obtaining case management services
- Group disability claims
- Filing claims for out-of-network services

Our Benefits Specialists can assist you  
Monday through Friday, 8am to 5pm  
Eastern and Central Standard Time.

Toll Free:  
**855-874-6699**

Email:  
**BRCEast@usi.com**

# Contact Information

## CARRIER CUSTOMER SERVICE

Additional information regarding benefit plans can be found below. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.



### City of Suffolk - Human Resources Department

Phone Number: 757-514-4110

### Health Insurance - Sentara

Group Number(s):

POS 750/25/20% - 72847

POS 1500/25/20% - 72848

Equity POS HSA 1600/20% - 72849

Equity POS HSA 3200/20% - 72850

Website: [www.sentara.com](http://www.sentara.com)

Phone Numbers: 757-552-7110 or 1-800-229-1199

### Health Savings Account - Health Equity

Website: [www.healthequity.com](http://www.healthequity.com)

Phone Number: 1-866-346-5800

### Dental - Delta Dental

Group Number: 00000000130

Website: [www.deltadentalva.com](http://www.deltadentalva.com)

Phone Number: 1-800-237-6060

### Vision - MetLife

Group Number: 228650

Website: [www.metlife.com](http://www.metlife.com)

Phone Number: 1-855-638-3931

### Flexible Spending Account - Health Equity

Website: [www.healthequity.com](http://www.healthequity.com)

Phone Number: 1-866-346-5800

### Legal / Identity Theft Services - Legal Resources

Website: [www.legalresources.com](http://www.legalresources.com)

Phone Number: 1-757-498-1220

### FMLA - The Standard

To apply for Family Medical Leave or file any disability claim, call The Standard's Absence Management Service Center at 1-866-756-8116 or log in to submit forms at [www.standard.com/absence](http://www.standard.com/absence).

### Employee Assistance Program - ComPsych

Website: [guidanceresources.com](http://guidanceresources.com) (ID: Suffolk)

Phone Number: 1-866-483-1495

### Life Insurance - Securian Life Insurance

Website: [www.varetire.org](http://www.varetire.org)

Phone Number: 1-800-441-2258

### Short-Term Disability - The Standard

(VRS Plan 1 & 2 Members)

Website: [www.standard.com](http://www.standard.com)

To File a Claim: 1-866-851-5505

### Long-Term Disability - The Standard

Website: [www.standard.com](http://www.standard.com)

LTD Claim Form:

<http://www.standard.com/eforms/3379rco.pdf>

To file LTD claim online:

<https://www.standard.com/individual/file-claim>

To file LTD claim by phone:

1-800-426-4332

### Virginia Retirement System - VRS

Website: [www.varetire.org](http://www.varetire.org)

Phone Number: 1-888-827-3847

### Mission Square 457 & IRA Plans - Mission Square

Website: <https://www.missionsq.org/>

Phone Number: 1-800-669-7400

### Accidental & Critical Illness - The Standard

Website: [www.standard.com](http://www.standard.com)

To File a Claim: 1-800-426-4332