

Our
employees
are our most
valuable
asset



At the City of Duluth/Joint Powers Enterprise Trust, we are committed to a comprehensive employee benefits program that helps our employees stay healthy, feel secure and maintain a positive work/life balance.

Any questions, concerns or suggestions regarding these benefits can be directed to Human Resources at **(218) 730-5210** or emailed to hrinformation@duluthmn.gov.

Line of Coverage	Administrator	Policy	Phone	Email/Website
Health and Pharmacy	HealthPartners	25077	1-800-883-2177	www.healthpartners.com/cityofduluth
Dental	Delta Dental of Minnesota	000405	1-800-553-9536	www.deltadentalmn.org
Life and AD&D	Minnesota Life	28410	1-800-843-8358	www.minnesotalife.com
Flexible Spending Accounts (FSA)	TASC	N/A	1-800-422-4661	www.tasconline.com
Employee Assistance Program	Sand Creek Group	N/A	1-844-678-5710	www.sandcreekeap.com
City of Duluth Human Resources	Human Resources Front Desk Leighann Severance Keely Downs Shannon Sweeney		218-730-5210 218-730-5213 218-730-5197 218-730-5198	hrinformation@duluthmn.gov www.duluthmn.gov/employment



Important Reminders

- Open Enrollment for 2016 begins **Monday, November 2, 2015** and closes **Monday, November 16, 2015 at 4:30 PM**. Open enrollment meetings will be held during this year's Bridge to Wellness Health Fair at the DECC on **Thursday, November 5 from 8 AM to 3 PM**. You can find more information about the health fair at <http://www.duluthmn.gov/bridge-to-wellness/>.
- **The 2016 Open Enrollment is a “passive enrollment” with the exception of your Flexible Spending Account (FSA) elections.** Passive enrollment means that if you are satisfied with your health and dental benefit plan coverage and elections, you **do not** need to submit a benefits enrollment form. If you wish to make changes to your coverage or election tier, you must submit a benefits enrollment form by **4:30 PM on Monday, November 16th**. Open enrollment forms are now available online at: https://cityofduluth.formstack.com/forms/open_enrollment
- You will not be able to make any benefit changes until the next open enrollment unless you experience a qualifying life event – some examples are:
 - Marriage or divorce
 - Birth/adoption
 - Death of a spouse/child
 - Loss of coverage through another plan

Be sure to review your January pay stubs as a verification of enrollment. It is your responsibility to ensure that the deductions for your benefit elections are correct. If you find a discrepancy, notify Human Resources immediately.

- **Open Enrollment is a good time to verify your life insurance beneficiary information reflects your current status and chosen beneficiaries.**
- **Pharmacy ID Cards phasing out:** HealthPartners will administer pharmacy benefits, beginning January 1, 2016. You will use your medical card to access your pharmacy benefit; you will not receive a new pharmacy-only card. Participants covered under the medical plan with ClearScript for pharmacy should continue to use their current cards until December 31st of 2015.
- **FSA Participants:** FSA participation **always** requires an active enrollment. This means that in order to participate you must make an election every year. New participants for the 2016 plan year will receive a new MyTASC card from TASC for use with your FSA beginning January 1, 2016. For those who participated in the medical or dependent care FSA during plan year 2015, no new cards will be issued. Please continue to use your current MyTASC card. **The FSA enrollment form is now available at:** https://cityofduluth.formstack.com/forms/flexible_spending
- **Pay Periods:** Deductions for medical premiums, dental premiums, and flexible spending accounts will be made over 24 pay periods. In months that contain a third paycheck, no premium deductions will be withheld.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary 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 Benefits Summary and the 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 this summary, contact Human Resources.

Medical Insurance

Administered by HealthPartners



Eligibility

The collective bargaining agreements determine benefit eligibility. Under current collective bargaining agreement language, all City of Duluth regular full-time and part-time employees are benefit eligible. Eligible dependents include your legally married spouse and eligible children up to age 26. Please refer to your CBA for contract specific eligibility language.

Network

Your plan utilizes HealthPartners' **Open Access Network**. This allows you access to a wide range of providers. Although your benefit is the same, your out-of-pocket responsibility will be less when you use an in-network provider. Go online to www.HealthPartners.com/cityofduluth and click on 'Find a doctor or specialist' to see if a provider is in-network.

Medical Plan Costs - Single Coverage		Monthly	Per Paycheck*
Total Single Premium		\$669.00	\$334.50
City Contribution – 90% of Single premium		(\$602.10)	(\$301.05)
Employee Contribution – 10% of Single premium		\$66.90	\$33.45
Basic, Fire, Police, LELS & Supervisory Employees	Total Cafeteria Plan Contribution	\$304.00	\$152.00
	Less employee responsibility	(\$66.90)	(\$33.45)
	Remaining Cafeteria Plan Contribution	\$237.10	\$118.55
Confidential Employees	Total Cafeteria Plan Contribution	\$320.00	\$160.00
	Less employee responsibility	(\$66.90)	(\$33.45)
	Remaining Cafeteria Plan Contribution	\$253.10	\$126.55
Medical Plan Costs - Family Coverage		Monthly	Per Paycheck*
Total Family Premium		\$1,646.00	\$823.00
City Contribution – 80% of Family premium		(\$1,316.80)	(\$658.40)
Employee Contribution – 20% of Family premium		\$329.20	\$164.60
Basic, Fire, Police, LELS & Supervisory Employees	Employee Responsibility	\$329.20	\$164.60
	Less Cafeteria Plan Contribution	(\$229.00)	(\$114.50)
	Remaining Employee Responsibility	\$100.20	\$50.10
Confidential Employees	Employee Responsibility	\$329.20	\$164.60
	Less Cafeteria Plan Contribution	(\$245.00)	(\$122.50)
	Remaining Employee Responsibility	\$84.20	\$42.10
Waiver of Health Insurance Coverage		Monthly	Per Paycheck*
Fire, LELS & Supervisory Employees	Cafeteria Plan Contribution	\$304.00	\$152.00
Confidential Employees	Cafeteria Plan Contribution	\$320.00	\$160.00

*Per-Paycheck amounts for health premiums and cafeteria plan contributions are calculated using 24 pay periods; in months that contain a third paycheck, no premium deductions will be held from employee paychecks.

**Employees waiving coverage must make that election annually and provide proof of other coverage.

Medical Plan Benefits

Covered Services		In and Out of Network
Annual Deductible	Single	\$250
	Family	\$500
Coinsurance		Plan pays 80%
Out-of-Pocket Maximum	Single	\$1,250
	Family	\$2,500
Office Visits		
Primary Care Office Visit Specialist Visit Chiropractor Visit Urgent Care		You pay 20% after deductible
Virtuwell Online Care		You pay 20%, no deductible
Convenience Care		You pay 20%, no deductible
Preventive Care		No charge
Prenatal and Postnatal care		No charge
Prescription Drugs		
Retail Pharmacy 34 day supply or 100 units	Generic	No charge
	Formulary Brand	\$15 copay
	Non-Formulary Brand- with Prior Authorization	You pay 30% \$30 min / \$100 max
Specialty Drugs		You pay 30% \$30 min / \$100 max
Hospital Services		
Emergency Room		You pay 20% after deductible
Ambulance		You pay 20% after deductible
Inpatient Hospital Services		You pay 20% after deductible
Facility/Physician Services		You pay 20% after deductible
Outpatient Services		You pay 20% after deductible
Other Services		
Home Health Care		You pay 20% after deductible
Behavioral Health / Substance Abuse		You pay 20% after deductible
Durable Medical Equipment		You pay 20% after deductible

The above is a listing of the main services of your plan. For a detailed and complete listing, please refer to your plan documents.

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Dental Insurance

Administered by Delta Dental of Minnesota



Eligibility

The collective bargaining agreements determine benefit eligibility. Under current collective bargaining agreement language, all City of Duluth regular full-time and part-time employees are benefit eligible. Eligible dependents include your legally married spouse and eligible children up to age 26. Please refer to your CBA for contract specific eligibility language.

Network

Your plan utilizes the Delta Dental PPO and Premier Networks, two of the widest dental networks in the state. You can review the list of participating dentists online; click to www.deltadentalmn.org and click on 'Find a Dentist.'

Benefits

You have a choice of two different plan options:

Covered Services	Low Option	High Option
Annual Deductible	None	None
Annual Plan Maximum	\$1,000	\$2,000
Diagnostic / Preventive Care	100%, no charge	100%, no charge
Basic Services		
Fillings	You pay 20%	You pay 20%
Restorations	You pay 20%	You pay 20%
Endodontic Therapy	You pay 20%	You pay 20%
Periodontics	You pay 20%	You pay 20%
Oral Surgery	You pay 20%	You pay 20%
Major Services		
Major Restorative Care	You pay 20%	You pay 20%
Prosthetic Repair/Adjustment	You pay 50%	You pay 50%
Prosthetics	You pay 50%	You pay 50%

Dental Plan Costs

Plan	Low Option (\$1,000 Annual Benefit)			High Option (\$2,000 Annual Benefit)		
	Monthly Premium	City Contribution	Employee Contribution	Monthly Premium	City Contribution	Employee Contribution
Single	\$31.00	\$31.00	\$0.00	\$63.00	\$31.00	\$32.00
Single + 1	\$62.00	\$31.00	\$31.00	\$119.00	\$31.00	\$88.00
Family	\$102.00	\$31.00	\$71.00	\$211.00	\$31.00	\$180.00

Life and AD&D Insurance

Insured by Minnesota Life



Eligibility

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Supplemental Life and AD&D Insurance

Employee	Elect up to \$300,000 of life coverage with matching AD&D Choose your coverage in \$5,000 units Evidence of insurability is required
Spouse	Elect up to \$150,000 of life coverage with matching AD&D Choose your coverage in \$2,500 units, subject to a minimum of \$5,000 Evidence of insurability is required A spouse is ineligible if he/she is eligible as an employee of the City
Child	Choose a flat benefit of \$10,000 One premium covers all eligible children from 14 days to 19 years (up to 25 years if a full-time student) Evidence of insurability is required.

Monthly Plan Cost

Age	Employee Cost per \$5,000	Spouse Cost per \$2,500	Child Cost
Under 25	\$0.50	\$0.25	\$1.30 per month covers all eligible children
25-29	\$0.50	\$0.25	
30-34	\$0.60	\$0.30	
35-39	\$0.60	\$0.30	
40-44	\$0.90	\$0.45	
45-49	\$1.40	\$0.70	
50-54	\$2.40	\$1.20	
55-59	\$3.90	\$1.95	
60-64	\$4.30	\$2.15	
65-69	\$8.30	\$4.15	
70-74	\$15.00	\$7.50	

Flexible Spending Accounts

Administered by TASC



Flexible Spending Accounts, known as FSAs, are a great way to save on predictable medical, dental and vision costs – even dependent daycare expenses. These tax-advantaged accounts allow you to save a portion of your pre-tax earnings, lower your taxable income, and reimburse yourself for the expenses you know you will incur.

During your annual enrollment period, you decide how much you want to contribute, and a pro-rated portion is taken out of your paycheck each pay period. Once you incur expenses, you can access your funds conveniently with your MyTASC debit card.

You have two account options available for contributions – a health care FSA and a dependent care FSA. Each type of account offers different benefits and operates under similar guidelines.

Health Care Flexible Spending Account

This program lets you pay for certain medical, dental and vision expenses with pretax funds.

The annual limit for 2016 is \$2,550. Some examples include:

- Deductibles, office visits, and prescription drugs
- Vision services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services

For a comprehensive list, go online to www.tasconline.com and click on “Eligible Expenses”

Dependent Care Flexible Spending Account

This program lets you use pretax funds for qualified dependent care, like daycare or elder care.

The annual limit for 2016 is \$5,000 (or \$2,500 if married and filing separately). Some examples:

- Day camp (if primarily custodial and not educational in nature)
- Dependent care necessary for you and your spouse to work or attend school full time
- Care for children under age 13 or for elderly dependents who reside with you
- Nanny expenses, late pick-up fees

USE IT OR LOSE IT! Plan your contributions carefully. FSA funds can only be used for expenses that are incurred during the plan year (January through December 2016). You may file claims for those funds up to 60 days after the plan year. **Any Dependent Care FSA funds not used are forfeited. The Health Care FSA allows a \$500.00 carryover, but any unused Health Care FSA amounts above \$500.00 are forfeited.**

IMPORTANT! If you, or your spouse, are enrolled in a high-deductible health plan offered by another employer and you are contributing to a Health Savings Account, you may be ineligible to contribute to an FSA. Contact Human Resources for more information.

Employee Assistance Program

Administered by the Sand Creek Group



Are you looking for help for a personal or family concern? Looking for a resource to assist you with a substance abuse problem or stressful situation at work? Need someone to talk to about financial issue or legal troubles?

Challenges arise in our lives that may negatively impact us both at home and in the workplace. We encourage you to seek confidential assistance and support through your EAP. This service is offered at no cost to you.

Seek help with:

- Relationship concerns
- Work related issues
- Alcohol and chemical use problems
- Coping with Loss/Grief
- Depression, anxiety, suicidal thoughts
- Financial/Debt/Gambling Problems
- Parenting/Eldercare questions

Call 218-481-7477 or 844-678-5710

Identify yourself as an employee and an EAP counselor will assist you.

Speak with a licensed counselor when you call day or night: 24/7/365

24-Hour Telephone Crisis Intervention: Should an emergency occur, help is available 24 hrs/day and 7/days a week, including weekends and holidays. You will speak with a licensed counselor.

Confidential: Your use of EAP services is private and confidential.

Free: Employee Assistance provides assessment, brief counseling, and referral services for you and your dependents at no cost to you.

Professional: All of the Sand Creek counselors are highly trained, experienced, and licensed. Financial counselors, legal consultation services, and eldercare specialists are also part of the EAP service network.

Family Coverage: Dependents of employees are eligible for EAP services. This includes college students living away from home.

Use of these services is 100% **private and confidential**. Assessment, brief counseling and referral services are available to you and your family at **no cost to you**.