

City of Manchester Employee Benefits Guide



Plan Year: July 1, 2019 - June 30, 2020



Contents

Medical	2
Health Savings Account	2
Dental	3
Flexible Spending Account	4
SmartShopper	4
Wellness	5
Life Insurance	5
Long Term Disability	5
Value Added Services	6
Contact Numbers	7

Benefits Overview, Eligibility & Enrollment

The City of Manchester offers a full benefit package to all eligible employees. Please refer to your bargaining agreement for specific policies regarding your benefits.

HEALTH AND DENTAL ELIGIBILITY:

- ◆ New full time employees and their dependents are eligible for health insurance on the first day of the month following date of employment.
- ◆ New full time employees and their dependents are eligible for dental insurance on the first day of the month following 3 full months of continuous employment.
- ◆ Employees have 30 days from the date of a qualifying event (marriage/divorce/new child/etc.) to make changes to benefit elections. Otherwise, the next opportunity to make changes will be at the next Open Enrollment period.
- ◆ Qualifying event changes are effective the first of the month following the date of the qualifying event.

IMPORTANT REMINDERS:

- ◆ Dependent Care and Flexible Spending must be re-enrolled in each year.
- ◆ **The Health Insurance Buy-back Program** is a cash incentive offered to eligible City of Manchester employees who wish to waive their right to enroll in the City's health plan. Please check your Collective Bargaining Agreement for more information. **Employees must re-enroll and provide proof of insurance each year.**
- ◆ The City's contribution to the Health Savings Account will automatically be made for employees enrolled in HDHP Blue Choice New England w/ HSA, **and will be prorated if the effective date of insurance is a date other than July 1st of the current plan year.**
- ◆ Enrollment or Change Forms Must be Submitted to the Human Resources Department within 30 days of employment.
- ◆ When enrolling a spouse or dependent to your Health/Dental Plan, a marriage license and birth certificate are required.
- ◆ All forms and benefit information can be found on the City's web site at : www.manchesternh.gov/Benefits

NOTE: This guide is intended to summarize the benefits you receive from the City of Manchester. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources Department.

Health Plan Summary

HDHP with H S A Regional Network

- New England Network (NH, MA, ME, VT, CT, RI)
- Primary Care Physician must be chosen, but referrals are not required

HEALTH SAVINGS ACCOUNT (HSA)

The City contributes tax free money into your HSA which can be used to pay for the deductible.

- **Employee Only: \$1,500 per year**
- **2 person or Family: \$3,000 per year**

PDSS Union members hired after 10/15/2013

- **Employee Only: \$1,300 per year**
- **2 person or Family: \$2,600 per year**

Please note, city contributions are prorated if the effective date of insurance is a date other than July 1st of the current plan year. Deductibles are not prorated.

Preventive Care
Covered 100% In-Network

Plan Year Deductible
Individual: \$2,000 Family: \$4,000

HSA:
Funded by the City and you to help satisfy annual deductible and save for future medical expenses

Traditional Health Coverage:
100% after deductible is satisfied for office visits, hospital, labs, x-rays and other services in-network

For information about the HSA Plan go to: www.manchesternh.gov/HSA

HMO plan Access Blue New England Network

- PCP must be selected, but referrals for specialty care are not required
- Office visit copays: \$20
- E/R copays: \$150 Urgent Care copay: \$75
- LiveHealth Online: \$20
- In network inpatient deductibles vary by plan (\$100 and \$250)
- Vision hardware and frame reimbursements vary by plan
- Prescription Drug Plan

HMO with Site of Service Access Blue New England Network

- Same as above with the exception of Outpatient Labs, X-rays and Ultrasounds, High Diagnostic Imaging and Outpatient Surgery

For information about the SOS Plan go to: www.manchesternh.gov/SOS

Using Site of Service Locations

Outpatient Diagnostic Imaging X-rays and Ultrasounds

Covered in Full

Outpatient Diagnostic Lab services

Covered in Full

Outpatient High Cost Diagnostic Imaging

(MRI's, CTScans, MRA, etc.)

Covered in Full

Outpatient Surgeries

Covered in Full

Using NON - Site of Service Locations

Outpatient Diagnostic Imaging X-rays and Ultrasounds

\$125 Copay per Scan

Outpatient Diagnostic Lab services

\$50 Copay per Lab

Outpatient High Cost Diagnostic Imaging

(MRI's, CTScans, MRA, etc.)

\$250 Copay per Scan

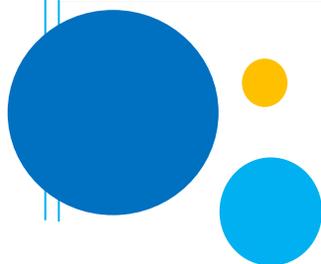
Outpatient Surgeries

\$250 Copayment per Surgery

Dental Plan

Dental benefits are provided by the City of Manchester through Delta Dental. Delta Dental has a large PPO plus Premier Network with deep discounts that save you money when you use an in-network dentist.

Diagnostic / Preventive (Coverage A)	Basic Restorative (Coverage B)	Major Restorative (Coverage C)
<p>DIAGNOSTIC:</p> <ul style="list-style-type: none"> Evaluations twice in a 12-month period X-rays (complete series or panoramic film) once in a 3-year period Bitewing x-rays once in a 12-month period X-rays of individual teeth as necessary Oral cancer screening in a 12-month period <p>PREVENTIVE:</p> <ul style="list-style-type: none"> Two cleanings in a 12-month period Fluoride once in a 12-month period to age 19 Space maintainers to age 16 Sealant application to permanent molars, once in a 3-year period per tooth, for children to age 19 	<p>RESTORATIVE:</p> <ul style="list-style-type: none"> Amalgam (silver) fillings; Composite (white) fillings on anterior teeth only <p>ORAL SURGERY:</p> <ul style="list-style-type: none"> Surgical and routine extractions <p>ENDODONTICS:</p> <ul style="list-style-type: none"> Root canal therapy <p>PERIODONTICS:</p> <ul style="list-style-type: none"> Periodontal maintenance (cleaning) <p>Note: Cleanings are limited to two in a 12-month period; these may be routine (Coverage A) or periodontal (Coverage B), or a combination of each.</p> <ul style="list-style-type: none"> Treatment of gum disease Clinical crown lengthening once per tooth per lifetime <p>DENTURE REPAIR:</p> <ul style="list-style-type: none"> Repair of a removable denture to its original condition <p>EMERGENCY PALLIATIVE TREATMENT</p>	<p>PROSTHODONTICS:</p> <ul style="list-style-type: none"> Removable and fixed partial dentures (bridge); complete dentures Rebase and reline (dentures) Crowns Onlays Implants <div style="text-align: center;">  </div>
Delta Dental Pays: 100%	Delta Dental Pays: 60%	Delta Dental Pays: 50%
Calendar Year Maximum: \$1500 per Person		
<ul style="list-style-type: none"> New full time employees and their dependents are eligible for dental insurance on the <u>first day of the month following 3 full months of continuous employment.</u> Delta Dental also offers a Health Through Oral Wellness (HOW) Program: HOW extends additional preventive benefits to those at greater risk for oral disease. Benefit enhancements may include sealants for children and adults, increased frequency of cleanings (up to 4 cleanings per year), periodontal maintenance, fluoride treatments, etc. A Vision Discount Program with EyeMed is available free to all Northeast Delta Dental subscribers and their dependents. 		



Flexible Spending Account (FSA)

FLEXIBLE SPENDING ACCOUNTS

Benefit Strategies administers the Health FSA and Dependent Care plans. Set aside a portion of your income, **before taxes**, to pay for qualified health care and/or dependent care expenses, and decrease your taxable income and increase your take-home pay.

Health Care FSA

\$2,700 maximum annual contribution

Eligible expenses include:

- Coinsurance
- Copays
- Deductibles
- Dental treatment
- Vision care
- Prescriptions

Dependent Care FSA

\$5,000 maximum annual contribution (per family)

Eligible expenses include:

- Care of a dependent child **under the age of 13** by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as a your federal tax dependent.

IMPORTANT FSA RULES - USE IT OR LOSE IT

- If you have a HSA plan, you are ineligible for the City's FSA plan
- Any health care funds that are unused 90 days after plan year ends (September 30th) will NOT be returned
- Unused dependent care funds will NOT be returned to you or carried over to the following year

Please visit www.manchesternh.gov/Benefits for details.

SmartShopper

All City of Manchester employees enrolled in the Anthem medical plans are eligible

- Your doctor recommends a medical service, such as an MRI for your knee pain
- Shop before you have a procedure, each time you need a procedure.
- Search online at www.smartshopper.com, or call SmartShopper's Personal Assistants Team (PAT) to schedule an appointment for you with a lower cost high quality provider
- Talk to your doctor about options if uncertain
- Have your procedure at the location of your choice within the Anthem New England Network (NH, MA, ME, VT, CT, RI)
- Once your Anthem claim is paid, SmartShopper verifies that the location qualifies for an incentive and mails you an incentive check

Please visit www.manchesternh.gov/Benefits for details.



Wellness

The City of Manchester has a Wellness Committee comprised of 13 representatives from various City departments. The Wellness Committee encourages City employees and their family members to strengthen their health & well being through educational opportunities, wellness activities and self-improvement guidelines. The American Heart Association has awarded the City of Manchester with a Fit-Friendly Worksite Gold Medal of Achievement for meeting criteria for employee wellness.

Join your colleagues in events that take place throughout the year such as:

- Know Your Numbers campaign each year in May
- Get Active events to promote physical activity
- Fitness challenges and more

**Fitness Club
Reimbursement:**
\$200 maximum
limited to one
enrolled member
per household per
plan year

Life & Long Term Disability

Group Long Term Disability Insurance

Long Term Disability Insurance protects a portion of your income if you are sick or injured for an extended period of time. The benefit you receive from the plan may be reduced or offset by income from other sources — such as Social Security Disability or Worker’s Compensation. The length of time you can receive benefits is based on your age when you become disabled.

The City provides you with basic Long Term Disability Insurance which will cover you for two years. You may purchase additional Long Term Disability that will cover you after the first two years up to your Social Security Age.

Please visit www.manchesternh.gov/Benefits for details.

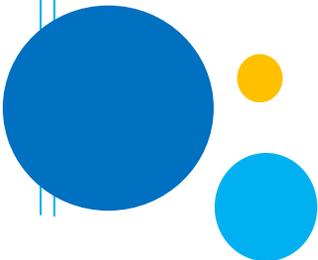
Group Term Life Insurance

What would your loved ones do without you? Term Life Insurance is an affordable way to leave them money if you die. They can use it to help pay for housing and other expenses, including your final arrangements. Some plans include an Accidental Death and Dismemberment (AD&D) benefit, which pays an additional amount if you die in a covered accident. If you have a serious accident and survive, it can pay a benefit for certain severe injuries like the loss of vision, hearing and limbs.

The City provides you with Basic Life Insurance at one time your base salary to a maximum of \$50,000.

- You may also purchase Supplemental Life Insurance up to a maximum of \$300,000 for yourself
- Spouse coverage to a maximum of \$150,000, not to exceed 50% of employee coverage amount
- \$10,000 Life insurance coverage for a child
- You must be insured under the plan in order to elect coverage for your dependents

Please visit www.manchesternh.gov/Benefits for details.



Value Added Services Offered by Unum

Work-life balance services help employees & family members:

- Parenting, child care and eldercare
- Life coaching
- Emotional health
- Addiction and recovery
- On-claim support
- Face to face support



Life Planning, Financial and Legal Resources through LifeWorks

- Expert financial and legal counseling
- Will Prep / Planning: Consultation with an attorney; drafting of a will, drafting of a testamentary trust and power of attorney
- Funeral Planning: Assistance with searches, information about services, burial decisions, etc.
- The answers are available at no charge to you



Worldwide Emergency Travel Assistance is there to help with:

- Hospital admission assistance
- Emergency Medical Evacuation
- Passport / Prescription replacement
- Care / Transport of minor children
- Transportation for friend or family member to join hospitalized patient



Travel assistance available anywhere in the world, day or night:

- Reference number: 01-AA-UN-762490

Identity theft recovery service

- Access to professional Fraud Resolution Specialists
- Credit Monitoring and Restoration
- Tax Fraud Support & Financial Counseling
- Free legal consultations and discounts on legal services



Benefit Provider Resources

For general information contact Human Resources, or visit the benefits website at www.manchesternh.gov/benefits.
When you need to contact one of your benefit vendors, refer to the list below.

Benefit	Administrator	Phone	Website
Medical	Anthem	800-870-3122	www.anthem.com
	Member Portal		www.anthem.com/register
	Find providers and SOS locations		www.anthem.com/find-doctor
	24/7 Pharmacy	833-237-9224	
H.S.A	BenefitWallet	877-472-4200	www.mybenefitwallet.com
Dental	NE Delta Dental	800-832-5700	www.nedelta.com
SmartShopper	SmartShopper	800-824-9127	www.smartshopper.com
F.S.A	Benefit Strategies	603- 647-4666	www.benstrat.com
City of Manchester Employee Assistance Program	Employee Management Resource LLC	603-624-6489	
Life & LTD	Unum	Contact Human Resources for more details	
Lifeworks		1-800-854-1446	www.lifebalance.net User ID and password: lifebalance
Travel Assistance	Unum	Within the U.S.: 1-800-872-1414 Outside the U.S.: +1 609-986-1234	medservices@assistamerica.com

Note: Important information regarding your benefits and other required annual notices may be found on the www.manchesternh.gov/benefits website or by contacting Human Resources.

**This benefit guide is brought to you by:
The City of Manchester Human Resources Department**

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