



# Southaven

Top of Mississippi



## Benefits for You and Your Family

The City of Southaven is pleased to announce your 2017 benefits program. The program is designed to provide you with benefit solutions that help you stay healthy, feel secure and help you maintain a work / life balance.

During open enrollment, you will have the opportunity to participate in a variety of insurance plans including:

- Medical
- Dental
- Vision
- Life Insurance, LTD
- FSA

The effective date of elected coverage is January 1, 2017. There are a few changes this year, so please review the benefits guide carefully.

### Changing Coverage During the Year

You can change your coverage during the year only when you experience a qualified change in status, such as marriage, divorce, birth, adoption, placement for adoption or loss of coverage. You

## Frequently Asked Questions

***Q. May I change my benefit coverage at any time?***

**A.** There are only two occasions when you may change (add or cancel) your benefits coverage:

- During open enrollment
- Within 30 days of a “qualifying event”

***Q. What is a qualifying event?***

**A.** A qualifying event is a change in a person’s life that created the need to add, cancel, increase or change coverage.

Examples of qualifying events may include:

- Marriage or divorce
- Birth or adoption
- Coverage loss of a spouse
- Loss of other coverage

Please feel free to check with Human Resources if you need clarification in determining if a situation can be classified as a qualifying event.

***Q. Following a “qualifying event”, how much time do I have in order to submit a request to change coverage?***

**A.** You must submit your request for change to Human Resources within 30 days of the qualifying event. Otherwise, you will have to wait until the next open enrollment period to change coverage.

***Q. How long is my child eligible to stay on my insurance?***

**A.** Your child may remain on your medical and dental insurance until he/she turns 26 years of age.

## Medical Insurance

The City of Southaven group medical plans are offered through Cigna. This benefit is designed to protect you and your family against the financial consequences of an illness or accident. The increasing cost of accessing medical care is a valid concern for all employers and employees.

Cigna allows you to choose from a large list of participating providers for all of your health care needs. You may access a list of providers for covered services by visiting the Cigna website at [www.myCigna.com](http://www.myCigna.com).

Please note that 100% of your contributions to your health plan will be deducted from your paycheck on a pre-tax basis.

### Medical Benefit Overview

Benefits	MED1	MED2	MED3
	Network / Non-Network	Network / Non-Network	Network / Non-Network
<b>Deductible</b> Individual Family	\$1,000 / \$2,000 \$2,000 / \$4,000	\$2,000 / \$4,000 \$4,000 / \$8,000	\$3,000 / \$6,000 \$6,000 / \$12,000
<b>Out-of-Pocket</b> Individual Family	\$4,000 / No Limit \$8,000 / No Limit	\$5,500 / No Limit \$11,000 / No Limit	\$7,150 / No Limit \$14,300 / No Limit
<b>Coinsurance</b>	80% / 60%	80% / 60%	80% / 60%
<b>Preventive Care</b> (Including Primary & Specialty Physicians and Outpatient Lab, X-Ray or other preventive tests)	100% / 0%	100% / 0%	100% / 0%
<b>Physician / Specialist</b>	\$25 / \$40 copay	\$25 / \$40 copay	\$25 / \$40 copay
<b>Lab, X-Ray &amp; Major Diagnostics</b> (Outpatient CT, PET, MRI, MRA & Nuclear Medicine – Outpatient)	80% / 60%	80% / 60%	80% / 60%
<b>Urgent Care</b>	\$40 copay	\$40 copay	\$40 copay
<b>Emergency Room</b>	Deductible + Co-Insurance	Deductible + Co-Insurance	Deductible + Co-Insurance
<b>Hospital</b> (Inpatient Stay)	80% / 60%	80% / 60%	80% / 60%

**Copayments and Deductibles apply to out of pocket maximum**

Prescription Drugs	MED1	MED2	MED3
<b>Deductible</b>	\$50	\$50	\$50
Network Pharmacy: Tier I	\$10	\$10	\$10
Network Pharmacy: Tier II	\$30	\$30	\$30
Network Pharmacy: Tier III	\$60	\$60	\$60
Network Pharmacy: Tier IV	\$100	\$100	\$100

## Dental Insurance

The dental plan offered through Cigna offers participants two preventive maintenance cleanings per year. Further preventive services such as bi-annual exams, cleanings, sealants, and x-rays will be covered at 100% of total cost. With Cigna, you may choose any dentist to provide your oral care; however, if you choose a preferred provider, claims may be paid directly to your dentist. 100% of your contribution to your dental plan will be deducted from you paycheck.

### High Dental Plan Overview - DENHI

Plan Features	In-Network Provider	Out of Network Provider
<b>Calendar year deductible</b>	Individual: \$25 Family: \$75	Individual: \$50 Family: \$150
<b>Annual Maximum</b> (excludes Orthodontia)	\$1,000	\$1,000
<b>Preventive Services</b>	100%, no deductible	100%, no deductible of maximum allowed fee
<b>Basic Services</b>	80% after deductible	80% after deductible of maximum allowed fee
<b>Major Services</b>	50 % after deductible	50% after deductible
<b>Orthodontia</b>	Child Orthodontia- Covers children through age 18. Plan pays 50% (no deductible) of the covered orthodontia services, up to: \$1,000 lifetime orthodontia maximum.	

\*Non-participating dentists can bill you for charges above the amount covered by your Cigna Dental plan. To ensure you do not receive additional charges, visit a participating PPO Network Dentist.

### Low Dental Plan Overview - DENLO

Plan Features	In-Network Provider	Out of Network Provider
<b>Calendar year deductible</b>	Individual: \$50 Family: \$150	No Benefits
<b>Annual Maximum</b> (excludes Orthodontia)	\$1,000	No Benefits
<b>Preventive Services</b>	100%, no deductible	No Benefits
<b>Basic Services</b>	50% after deductible	No Benefits
<b>Major Services</b>	No Benefits	No Benefits
<b>Orthodontia</b>	No Benefits	No Benefits

## Vision Insurance - VIS

The City of Southaven offers voluntary vision insurance through Cigna. A comprehensive package of vision benefits designed to promote good eye health includes annual routine eye exams paid at 100% after \$10 copay. Please review the chart below. Your contribution to your vision plan will be deducted from you paycheck on a pre-tax basis.

### Vision Benefits Overview

PLAN FEATURES	PARTICIPATING PROVIDER BENEFITS	NON-PARTICIPATING PROVIDER BENEFITS
<b>Exam</b> (1 Every Plan Year)	\$10 Copay, then 100%	Up to \$45 allowance *
<b>Lenses</b> (1 Every Plan Year) Single Bifocal Trifocal	\$25 Copay, then 100%	Up to \$40 allowance * Up to \$65 allowance * Up to \$75 allowance *
<b>Frames</b> (1 Every 24 Months)	\$130 allowance, then 20% off any remaining balances	Up to \$45 allowance *
<b>Contact Lenses</b> Elective (Professional Fees & Materials) Medically Necessary	Up to \$110 allowance 100% *	Up to \$105 allowance Up to \$210 allowance *

\* Less any applicable copay

### Flexible Spending Account (FSA) Benefits

The Health Care Flexible Spending Account (HCFSA) is an IRS- approved, tax-exempt account that saves you valuable tax dollars on eligible medical, dental, vision, prescription and prescribed over-the-counter expenses. When you join, you choose to contribute a set amount to your HCFSA through payroll deduction on a pre-tax basis. This means it is an amount deducted from your gross pay before federal income, Social Security, and Medicare taxes are calculated.

This account can benefit almost all eligible employees, their spouses, children and dependents. You never have to pay taxes on the money you receive from your HCFSA account for qualified expenses. It will be a permanent tax savings, which helps your health care dollars, go further. Insurance premiums are NOT reimbursable through the HCFSA.

## Employer Paid Life and AD&D Insurance

The City of Southaven provides Employer-Paid life and AD&D insurance through **Cigna** at no cost to employee. **\$100,000 Benefit for Police Officers, Firemen & EMT employees and \$25,000 for all other employees.** Imputed Income provisions may apply. Please see <https://www.irs.gov/government-entities/federal-state-local-governments/group-term-life-insurance> for more information.

## Employee Paid Long Term Disability Insurance (LTD)

The City of Southaven provides the option of Voluntary Long Term Disability insurance through **Cigna**. Long term disability insurance offers income replacement in the event of an extended disability for an accident or illness. Please use your 2017 Cigna Benefits Guide to determine the cost for you.

## MD Live

The City of Southaven provides Telemedicine to their employees. Whether you are at home, in the office, traveling or you simply want the most convenient way to see a doctor, MDLIVE is easy to use and available on your schedule anytime, anywhere. Their service is secure, confidential and compliant with all medical privacy regulations. You can visit [www.MDLIVEforCigna.com](http://www.MDLIVEforCigna.com). You can also call the number below to get started and make your appointment today. Doctor and pediatrician consults have \$25 Copay.

## Important Telephone Numbers and Websites

Benefit	Contact	Phone Number	Website
Medical Insurance	Cigna	1-800-244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
Dental Insurance	Cigna	1-800-244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
Vision Insurance	Cigna	1-800-244-6224	<a href="http://www.myCigna.com">www.myCigna.com</a>
Life Insurance	Cigna	1-800-362-4462	<a href="http://www.cigna.com">www.cigna.com</a>
MD Live	MD Live	1-888-726-3171	<a href="http://www.MDLIVEforCigna.com">www.MDLIVEforCigna.com</a>
FSA	Corporate Planning Network	1-800-737-0125	<a href="http://www.cpnflex.com">www.cpnflex.com</a>
Holland Insurance	Bruce Robinson	662-895-5528	<a href="http://www.hollandinsuranceinc.com">www.hollandinsuranceinc.com</a>

## About This Guide

This guide describes the benefit plans available to you as an employee of The City of Southaven. The details of these plans are contained in the official Plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan documents, the formal wording in the Plan documents will govern.

**Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of The City of Southaven.**

