



CITY OF
MARICOPA
PROUD HISTORY • PROSPEROUS FUTURE

2 0 2 0 B E N E F I T G U I D E

WELCOME

We are pleased to offer a comprehensive benefit program to our valued employees. This benefits guide will provide you with information about the benefits available to you and how to enroll.

As you review this guide, you will notice that you have a full array of options for your benefits. Having choices means that you can select those plans and options best suited to your family's particular needs.

To ensure that employees have a complete understanding of the benefit plans and to help make the choices best suited to your needs, professional benefit counselors are available to conduct one-on-one benefit enrollment sessions with each

of our employees. The benefit counselors will assist employees during the enrollment process with making changes to personal information, updating beneficiaries and enrolling in the 2020 benefits plan options. These sessions will be conducted over the phone through our Benefits Call Center. **You MUST sign up for your appointment with a Benefits Counselor at www.mycityofmaricopabenefits.com.**

The guide is designed to provide an overview of your benefits program to help you choose the benefits that are right for you and your family. As you read through the guide, please think carefully about your needs and the options that might best work for you.

ELIGIBILITY

You are eligible to participate in the benefit program if you are a regular, full-time employee working an average of 30 hours per week on a regular basis. If you enroll yourself in the benefit plans, you can also enroll your eligible dependents on the same benefit plans. Eligible dependents include:

- Your legally married Spouse
- Your Domestic Partner
- Your Dependent Children up to age 26

Included in the definition of dependent children are:

- Your naturally born children, legally adopted children, step children or court-ordered dependent children for whom you are the court appointed legal guardian.
- Your dependent children up to age 26 whether they are a full-time student or not for all plans. Coverage ends at the end of the month following the date they turn 26.
- Your continuously disabled dependent children (if disabled prior to age 26) who are incapable of self-sustaining employment and dependent upon you for support, regardless of age.

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ENROLLMENT INFORMATION

MAKING CHANGES TO YOUR BENEFITS

Generally, you can only change your benefit elections during the annual Open Enrollment period. However, you may be able to make changes mid-year if you experience one of the following Qualified Status Changes:

- Marriage
- Divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's or Domestic Partner's work status that affects his/her benefits
- Change in your work status that affects your benefits
- Change in residence or work site that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receiving a Qualified Medical Child Support Order (QMCSO)
- If an employee turns 26 and is no longer covered under a parent's plan

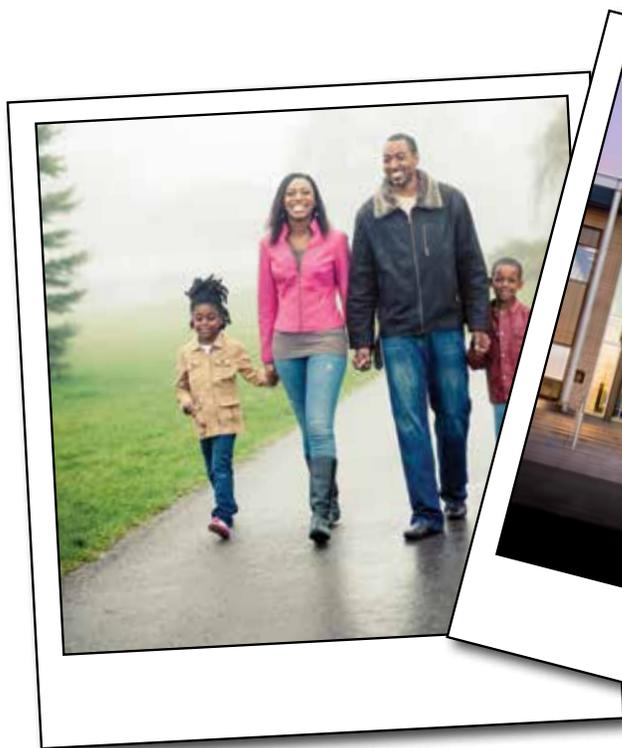
If you experience one of these Qualified Status Changes, you must notify Human Resources within 30 days of the event and complete the applicable forms.

WHEN YOU CAN ENROLL FOR BENEFITS

You can sign up for benefits at any of the following times:

- After completing your initial new employee waiting period
- During the annual Open Enrollment period
- Within 30 days of a Qualified Status Change

If you do not enroll during one of the above times, you will be unable to enroll until the next annual Open Enrollment period. This enrollment guide will provide you with the information you need to make your benefit plan selections. If you need additional information, please contact your Human Resources Department or the applicable insurance company.



MEDICAL - BANNER | AETNA

Open Access Managed Plus Choice 500 Plan	In-Network	Out-of-Network
Plan Year Deductible Individual Family	\$500 \$1,000	\$1,000 \$2,000
Annual Out-of-Pocket Max Individual Family	\$3,000 \$6,000	\$5,000 \$10,000
Coinsurance	20%	50%
Routine Physical Exam	Covered 100%; deductible waived	50% after deductible
Physician Office Visit	\$20 copay; deductible waived	50% after deductible
Specialist Office Visit	\$40 copay; deductible waived	50% after deductible
Walk-In Clinics	\$20 copay; deductible waived	50% after deductible
Diagnostic X-ray	20% after deductible	50% after deductible
Urgent Care	\$50 copay; deductible waived	50% after deductible
Emergency Room	20% after \$250 copay; deductible waived	
Hospital Inpatient Coverage	20% after deductible	50% after deductible
Hospital Outpatient Coverage	20% after deductible	50% after deductible
Mental Health Office Visits	\$20 copay; deductible waived	50% after deductible
Prescription Drugs		
Preferred Generic Drugs Retail – up to 30 day supply Mail Order – up to 90 day supply	\$10 copay \$25 copay	50% of submitted cost after applicable copay
Preferred Brand-Name Drugs Retail – up to 30 day supply Mail Order – up to 90 day supply	\$30 copay \$75 copay	50% of submitted cost after applicable copay
Non-Preferred Generic & Brand-Name Drugs Retail – up to 30 day supply Mail Order – up to 90 day supply	\$50 copay \$125 copay	50% of submitted cost after applicable copay
Specialty Drugs Preferred Specialty Non-Preferred Specialty	20% up to \$200 maximum	50% of submitted cost after applicable copay

	Total Premium	City Contribution	City per Paycheck	Employee Contribution	Per Paycheck
Employee	\$460.10	\$322.07	\$161.04	\$138.03	\$69.02
Employee + Spouse	\$915.97	\$641.18	\$320.59	\$274.79	\$137.40
Employee + Child(ren)	\$843.32	\$590.32	\$295.16	\$253.00	\$126.50
Family	\$1,242.77	\$869.94	\$434.97	\$372.83	\$186.42

MEDICAL - BANNER | AETNA

Open Choice HDHP 2800 Plan	In-Network	Out-of-Network
Plan Year Deductible Individual Family	\$2,800 \$5,600	\$5,000 \$10,000
Out-of-Pocket Max Individual Family	\$2,800 \$5,600	\$10,000 \$20,000
Coinsurance	100%	50%
Routine Physical Exam	Covered 100%; deductible waived	50% after deductible
Physician Office Visit	Covered 100% after deductible	50% after deductible
Specialist Office Visit	Covered 100% after deductible	50% after deductible
Walk-In Clinics	Covered 100% after deductible	50% after deductible
Diagnostic X-ray	Covered 100% after deductible	50% after deductible
Urgent Care	Covered 100% after deductible	50% after deductible
Emergency Room	Covered 100% after deductible	
Hospital Inpatient Coverage	Covered 100% after deductible	50% after deductible
Hospital Outpatient Coverage	Covered 100% after deductible	50% after deductible
Mental Health Office Visits	Covered 100% after deductible	50% after deductible
Prescription Drugs		
Preferred Generic Drugs Retail – up to 30 day supply Mail Order – up to 90 day supply	Covered 100% after deductible Covered 100% after deductible	50% of submitted cost after applicable copay
Preferred Brand-Name Drugs Retail – up to 30 day supply Mail Order – up to 90 day supply	Covered 100% after deductible Covered 100% after deductible	50% of submitted cost after applicable copay
Non-Preferred Generic & Brand-Name Drugs Retail – up to 30 day supply Mail Order – up to 90 day supply	Covered 100% after deductible Covered 100% after deductible	50% of submitted cost after applicable copay
Specialty Drugs Preferred Specialty Non-Preferred Specialty	Covered 100% after deductible Covered 100% after deductible	50% of submitted cost after applicable copay

Employees	Total Premium	City Contribution	City per Paycheck	Employee Contribution	Per Paycheck
Employee	\$421.22	\$421.22	\$210.61	\$0.00	\$0.00
Employee + Spouse	\$826.36	\$661.09	\$330.56	\$165.27	\$82.64
Employee + Child(ren)	\$760.51	\$608.41	\$304.20	\$152.10	\$76.05
Family	\$1,122.66	\$898.13	\$449.06	\$224.53	\$112.27

VIRTUAL CARE

Introducing: Banner|Aetna's New Virtual Care Solution - delivered by 98point6
Banner|Aetna now offers access to 98point6, on demand primary care delivered via secure, in app text messaging, that is accessible anytime, anywhere. With 98point6, US-based, board-certified doctors answer questions, diagnose and treat, online care options, order prescriptions and labs as appropriate and care refer to specialists and resources in the Banner|Aetna network, all through the convenience of one app.

HSA/High Deductible Health Plan Member: \$5 out of pocket cost per visit*.
PPO Members: \$0 out of pocket cost per visit



On Demand

Whether you're feeling unwell or have a health-related question, simply sign in and start a visit whenever you're ready. No appointment needed.



Text Based

Connect with a 98point6 doctor right from your phone. Get treatment for a cough at work or get care for your child's stomach pain while at a weekend barbecue.



Quality Care

US-based, board certified 98point6 doctors diagnose, treat, prescribe medication and order labs as appropriate and follow up. Audio and video, initiated in app by physician, support are also available as needed.



24/7

Virus in the middle of the night or itchy rash over the weekend? Get immediate, non-emergency care around the clock - even after hours and on holidays.

*Per IRS Regulations

FINDING A PROVIDER

- Go to www.banneraetna.com
- If you are a member and have already set up a login for the Banner|Aetna site, select Member Log In; if you have not set up a login, you may click on Member Log In and select Register at the bottom of the next screen, then go through the setup. If you'd like to search as a guest, select Find A Doctor.
- Type in your zip code that you wish to search by, select Search
- Select the network that is part of the plan you are enrolled in (or considering enrolling in)
 - **Open Access Managed Plus Choice 500 Plan**
Managed Plus/Open Access Managed Plus (Under Standard Plans Extended/Broad)
 - **Open Choice HDHP 2800 Plan**
Managed Plus/Open Access Managed Plus (Under Standard Plans Extended/Broad)
- If you are logged in, the network selection is automatic based on the plan you are currently enrolled in.
- Select Continue
- On the next screen, you can search by typing in a provider type / provider name or selecting from the categories below to begin searching.
- This network includes the Mayo Clinic.

Finding a Drug

- Go to www.banneraetna.com
- Select Resources from the top of the screen, and make sure Members is selected in the large Blue Bar. Scroll down and select Look up a medication
- On the next screen, select 2020 Banner Advanced Control Plan – Aetna Drug Search Tool
- From here type the name of your drug for information regarding tier and if any restrictions apply
- For help with finding a doctor or medication coverage, you can also call Member Services 1-844-267-2253

DENTAL - DELTA DENTAL

Delta Dental Premier 2000 Basic Plan	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist ¹
Benefit Year Maximum	\$2,000	\$2,000	\$2,000
Deductible: Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150
Lifetime Orthodontia	Adult & Child \$2,000	Adult & Child \$2,000	Adult & Child \$2,000
Preventive Services	100%	100%	80%
Basic Services	80% ²	80% ²	60% ²
Major Services	50% ²	50% ²	40% ²
Orthodontics	50%	50%	50%
Rate of Reimbursement	PPO Fee	Premier R&C	51 st percentile
Rate of Reimbursement	No	No	Yes - dentist can collect up to their full billed charges

1. Members may incur higher out-of-pocket costs when seeing a Premier or our-of-network dentist.

2. Deductible applies to these services.

Delta Dental Premier 4000 Buy-up Plan	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist ¹
Benefit Year Maximum	\$4,000	\$4,000	\$4,000
Deductible: Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150
Lifetime Orthodontia	Adult & Child \$2,000	Adult & Child \$2,000	Adult & Child \$2,000
Preventive Services	100%	100%	80%
Basic Services	80% ²	80% ²	60% ²
Major Services	50% ²	50% ²	40% ²
Orthodontics	50%	50%	50%
Rate of Reimbursement	PPO Fee	Premier R&C	51 st percentile
Rate of Reimbursement	No	No	Yes - dentist can collect up to their full billed charges

To Find a provider go to <https://www.deltadental.com/us/en/find-a-dentist.html>

Base Plan	Total Premium	City Contribution	City per Paycheck	Employee Contribution	Per Paycheck
Employee	\$28.64	\$28.64	\$14.32	\$0.00	\$0.00
Employee + Spouse	\$58.70	\$46.96	\$23.48	\$11.74	\$5.87
Employee + Children	\$67.28	\$53.82	\$26.91	\$13.46	\$6.73
Family	\$97.24	\$77.79	\$38.90	\$19.45	\$9.73
Buy-up Plan	Total Premium	City Contribution	City per Paycheck	Employee Contribution	Per Paycheck
Employee	\$43.70	\$34.96	\$17.48	\$8.74	\$4.37
Employee + Spouse	\$89.60	\$71.68	\$35.84	\$17.92	\$8.96
Employee + Children	\$102.70	\$82.16	\$41.08	\$20.54	\$10.27
Family	\$124.30	\$99.44	\$49.72	\$24.86	\$12.43

VISION - VSP

Benefit	Basic	Buy-up
Copay Eye Exam	\$10	\$10
Copay Contact Lens Exam	Up to \$60	Up to \$60
Copay Prescription Glasses (Frames & Lenses)	\$20	\$10
Frame Allowance	\$150 Allowance \$170 for Featured Frame Brands 20% Savings on Amounts Over Allowance \$80 Costco Frame Allowance \$80 Walmart Frame Allowance	\$225 Allowance \$245 for Featured Frame Brands 20% Savings on Amounts Over Allowance \$120 Costco Frame Allowance \$120 Walmart Frame Allowance
Lenses	Single Vision, Lined Bifocal and Lined Trifocal Polycarbonate for Children	Single Vision, Lined Bifocal and Lined Trifocal Polycarbonate for Children
Lens Enhancements	Standard Progressive Lenses - \$0 Premium Progressive Lenses - \$0 Custom Progressive Lenses - \$0	Standard Progressive Lenses - \$0 Premium Progressive Lenses - \$0 Custom Progressive Lenses - \$0
Contact Lenses (In Lieu of Lenses/Frames) per Plan Year	\$150 Allowance	\$175 Allowance
Frequency	Every Plan Year	Every Plan Year
Child(ren) Age Eligibility	Age 26	Age 26

VSP Extras – Hearing Aids - Save up to 60% on name-brand Hearing Aids!

TruHearing makes hearing aids affordable by providing exclusive savings to all VSP vision members. In addition to great pricing, TruHearing provides you with:

- Three provider visits for fitting and adjustment
- 45-day trial
- 3-year manufacturer warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid

For more information regarding this added benefit, call 877.396.7194 or head over to www.truhearing.com/vsp.

To Find a provider go to <https://www.vsp.com/eye-doctor>

Base Plan	Total Premium	City Contribution	City per Paycheck	Employee Contribution	Per Paycheck
Employee	\$8.80	\$8.80	\$4.40	\$0.00	\$0.00
Employee + one (spouse)	\$17.62	\$14.10	\$7.05	\$3.52	\$1.76
Employee + 2 (children)	\$18.85	\$15.08	\$7.54	\$3.77	\$1.89
Family	\$30.13	\$24.10	\$12.05	\$6.03	\$3.01
Buy-up Plan	Total Premium	City Contribution	City per Paycheck	Employee Contribution	Per Paycheck
Employee	\$10.51	\$8.41	\$4.20	\$2.10	\$1.05
Employee + one (spouse)	\$21.02	\$16.82	\$8.41	\$4.20	\$2.10
Employee + 2 (children)	\$22.50	\$18.00	\$9.00	\$4.50	\$2.25
Family	\$35.96	\$28.77	\$7.19	\$7.19	\$3.60

HEALTH SAVINGS ACCOUNTS - PAYFLEX

Saving money now and in the future

Want to reduce your taxable income and increase your take-home pay? Just enroll in an HSA today and start saving money on eligible health care expenses for you, your spouse and your tax dependents.

What do people love about the HSA?

- You can contribute pretax and post-tax dollars.
- You can contribute up to \$3,550*/individual and \$7,100*/family (pretax annually).
- Unused funds roll over from year to year.
- Your HSA stays with you even if you switch employers, change health plans or retire.
- If you have an HSA somewhere else, you can transfer the balance to your new HSA.
- Your money can earn interest — plus, you can enjoy investment options.

Some common eligible expenses may include:

- Deductibles, copays and coinsurance
- Eligible prescriptions
- Vision care, including LASIK eye surgery
- Dental care, including orthodontia

Pay the PayFlex® way

Once funds are available in your HSA, PayFlex makes it easy to pay for your eligible expenses. You can:

- Use the PayFlex Card®, your account debit card: When you use the PayFlex Card, your expense is automatically paid from your account.
- Pay yourself back: Pay for eligible expenses with cash, a check or your personal credit card. Then, withdraw funds from your HSA to pay yourself back. You can even have your payment deposited directly into your checking or savings account.
- Pay your provider: Use the PayFlex online feature to pay your provider directly from your account.

Take care of your HSA and it could grow

There aren't many accounts where you can make tax-free contributions and tax-free withdrawals — while enjoying tax-free growth.** So why not use your HSA to help maximize your potential to save for your future?

Once you have a minimum balance (typically \$1,000) in your HSA, you can open an investment account. There are a variety of mutual funds to choose from. Plus, there are no transfer or trading fees. And no minimum investment amount for a trade request.

The City will contribute \$100 per month to employee's HSA account if you agree to participate in wellness activities.

HSA tips to remember:

- View the Internal Revenue Service contribution limits and a list of common eligible expense items on the PayFlex member website.
- Annual contribution limits include contributions made by both you and your employer (if applicable).
- You can make a one-time, tax-free transfer from an Individual Retirement Account. This amount counts toward your HSA annual contribution limit.
- If you're age 55 or older, you can contribute up to an additional \$1,000 annually.
- If you use your HSA for ineligible expenses, you'll need to pay income taxes and a 20 percent penalty tax on that amount. Note: If you're age 65 or older or disabled at the time of this withdrawal, you won't have to pay the penalty tax. However, you're still responsible for paying income taxes.
- Save your itemized statements, detailed receipts and any Explanation of Benefits statements for your expense records.

Keep it simple with the PayFlex Mobile® app

- Manage your account and view alerts.
- Make payments, withdrawals and deposits.
- View common eligible expense items, and more.

*The maximum contribution limits are subject to change annually.

**Please note that not all states provide favorable income tax treatment for HSAs.

FLEXIBLE SPENDING ACCOUNTS - PAYFLEX

Health Care FSA

You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of \$2,750.* Your full contribution is available at the start of the plan year to pay for eligible health care expenses. It covers you, your spouse and/or your tax dependents for:

- Copays, coinsurance and deductibles
- Dental expenses like orthodontia, crowns and bridges
- Vision expenses like LASIK eye surgery, glasses and contacts
- Prescription drugs and over-the-counter (OTC) items**

Dependent Care FSA

You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of \$5,000.* Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care. This FSA pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more.

Pay with ease

Here's how easy it is to pay for your eligible expenses:

- Use the PayFlex Card®, your account debit card: When you use the PayFlex Card, your expense is automatically paid from your FSA. Check your plan details to confirm what expense types are available on your card.
- Pay yourself back: Pay for eligible expenses with cash, a check or your personal credit card. Then, submit a claim to pay yourself back. To save time, have your claims payment deposited directly into your checking or savings account.
- Pay your provider: Use the PayFlex® online feature to pay your provider directly from your account.

Keep it simple with the PayFlex Mobile® app

- Manage your account and view alerts.
- Snap a photo of your receipts to submit claims.
- View common eligible expense items, and more.

Don't forget these helpful FSA tips:

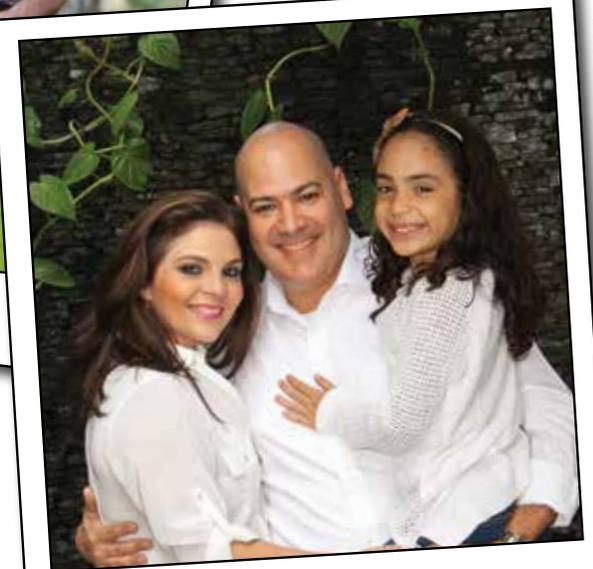
- Save your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on the PayFlex® member website.
- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year. Check your plan details to confirm how it works.
 - The run-out period gives you extra time to submit claims to pay yourself back.
 - If your plan has a grace period,* you'll have additional days to use your funds.
 - You are able to carry over up to \$500 to the next plan year.
- You can change your contribution if you have a change in status,** such as your marital or employment status, your number of tax dependents, etc.

Specific to a dependent care FSA: You must be working to use your dependent care funds. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if there's a change in your provider or a change in the cost for a provider.

BASIC LIFE AND AD&D INSURANCE - METLIFE

Basic Life and AD&D Insurance is offered through MetLife. The City will pay for 1x your salary. Any additional coverage will be paid for by the employee through Supplemental Life Insurance.

Employee Eligibility	30 or more hours per week
Basic Life Amount	<ul style="list-style-type: none"> • 1x pay to a maximum of \$100,000 • A minimum benefit of \$10,000 • Medical Evidence Level: \$100,000 • Waiver of Premium (disabled prior to 60, waiting period of 9 months, coverage continues to 65) • Conversion is included
Accelerated Benefit Option	12 months or less to live, up to 80% of coverage, to a maximum of \$500,000
Basic AD&D Amount	<ul style="list-style-type: none"> • 100% of the Basic Life benefit. • Waiver of Premium (disabled prior to 60, waiting period of 9 months, coverage continues to 65)
Basic Life and AD&D Insurance Reduction Schedule	Employee Life / AD&D benefit reduces to 65% of the original benefit at age 65 and 50% of the original benefit at age 70.



SUPPLEMENTAL TERM LIFE INSURANCE - METLIFE

Employee Eligibility	30 or more hours per week
Supplemental Term Life Amount	<ul style="list-style-type: none"> • \$10,000 increments to a maximum of the lesser of 5x pay or \$500,000 • A minimum benefit of \$10,000 • Medical Evidence Level: \$150,000 • Waiver of Premium (disabled prior to 60, waiting period of 9 months, coverage continues to 65) • Conversion and Portability is included
Accelerated Benefit Option	12 months or less to live, up to 80% of coverage, to a maximum of \$500,000
Supplemental Term Life Insurance Reduction Schedule	No age reduction
Supplemental Dependent Life	<p>Spouse Benefit:</p> <ul style="list-style-type: none"> • \$5,000 increments to a maximum of \$250,000, not to exceed 100% of employee's Optional Life Benefit • A minimum benefit of \$5,000 • Spouse Medical Evidence Level: \$30,000 • Spouse Accelerated Benefit Option: 12 months or less to live, up to 80% of coverage to a maximum of \$500,000 <p>Child Benefit</p> <ul style="list-style-type: none"> • Child 15 days to 6 months old: \$1,000 • Child more than 6 months old: Option of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 • Child limiting age: 26, 26 if a full time student • Child Medical Evidence Level: \$10,000 <ul style="list-style-type: none"> • No age reduction • Waiver of premium (disabled prior to 60, waiting period 9 months, coverage continues to 65) • Conversion and Portability are included

If you don't enroll during open enrollment you will be required to provide evidence of insurability (EOI).

SUPPLEMENTAL TERM LIFE INSURANCE - METLIFE

Age Range	Employee Rate Per \$1,000 of Coverage	Spouse Rate Per \$1,000 of Coverage	Child(ren) Rate Per \$1,000 of Coverage
< 20	\$0.049	\$0.049	\$0.18
20-24	\$0.049	\$0.049	
25-29	\$0.049	\$0.049	
30-34	\$0.050	\$0.050	
35-39	\$0.066	\$0.066	
40-44	\$0.093	\$0.093	
45-49	\$0.141	\$0.141	
50-54	\$0.214	\$0.214	
55-59	\$0.356	\$0.356	
60-64	\$0.538	\$0.538	
65-69	\$0.914	\$0.914	
70+	\$1.624	\$1.624	



SHORT TERM DISABILITY - METLIFE

The City provides Short Term Disability coverage at no cost to you.

Employee Eligibility	30 or more hours per week
Weekly Benefit Amount	60%
Maximum Weekly Benefit	\$1,000
Minimum Weekly Benefit*	\$20
Elimination Period	Accident - 21 days Sickness - 21 days
Benefit Duration	Other weeks
Rehabilitation Incentives	<p>Work Incentive - While disabled and receiving a weekly benefit, employees may receive up to 100% of pre-disability weekly earnings, including family care expense reimbursement, rehabilitation incentive, return-to-work earnings and other income benefits</p> <p>Rehabilitation Program Incentive - 10% increase in the Weekly Benefit if participating in an approved Rehabilitation Program</p> <p>Family Care Incentive - If the employee works or participates in a Rehabilitation Program while they are disabled, starting with the 4th weekly benefit payment, reimbursement may be provided for up to \$100 per week for eligible family member during the benefit period</p> <p>Moving Expense Incentive - If the employee participates in a Rehabilitation Program while they are disabled, reimbursement may be provided for expenses incurred in order to move to a new residence if recommended as part of the Rehabilitation Program</p>
Definition of Disability	<p>Due to a sickness or as a direct result of accidental injury</p> <p>The employee is receiving appropriate care and treatment and complying with the requirements of such treatment</p> <p>The employee is unable to earn more than 80% of their pre-disability earnings at their own occupation for any employer</p>

* The minimum weekly benefit is subject to overpayment situations and any applicable rehabilitation incentives.



EMPLOYEE ASSISTANCE PROGRAM - SUPPORTLINC

SupportLinc is the Employee Assistance Program (EAP) for you and your immediate family members.

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc will be there to help. The SupportLinc employee assistance program (EAP) is a confidential resource that helps you deal with life's challenges and the demands that come with balancing home and work. SupportLinc provides confidential, professional referrals and up to 6 sessions of face-to-face counseling sessions for a wide variety of concerns, such as:

- Anxiety
- Depression
- Marriage and relationship problems
- Grief and loss
- Substance abuse
- Anger management
- Work-related pressures
- Stress

Expert referrals and consultation

Whether you are a new parent, a caregiver, selling your home or looking for legal advice, you're likely to need guidance and referrals to expert resources.

- Legal assist - Free telephonic or face-to-face legal consultation.
- Financial assist - Expert financial planning and consultation.
- Family assist - Consultation and referrals for everyday issues, such as dependent care, auto repair, pet care, home improvement and more.

Technology and your EAP

Web

- Practical tools and resources to practice resiliency, mindfulness and other skills
- Search engines for dependent care, education, legal, financial and convenience services
- Discounted gym memberships
- Secure video counseling through the eConnect Portal
- On-Demand education
- Bilingual content (English and Spanish)

Mobile

- eConnect Mobile App for on-the-go access
- Call or live chat with a licensed counselor
- Schedule video or in-person counseling

Text Therapy

- Exchange text messages, voicenotes and resources with a licensed counselor through the Textcoach Mobile and Desktop app.

Confidentiality

SupportLinc upholds strict confidentiality standards. Nobody, including your employer, will know you have access to the program unless you specifically grant permission or express a concern that presents us with a legal obligation to release information.



VOLUNTARY BENEFITS - AFLAC

ACCIDENT INSURANCE

Your savings and your family's well-being have additional protection with our group accident plan. Accidents are unexpected. But their financial impact is surprising. That's why your organization is offering the Aflac Group Accident Plan. Aflac helps provide a financial cushion to help pay bills — like mortgages, utilities, groceries and out-of-pocket costs — which will keep on coming even if you're temporarily out of commission. Think of it as insurance to help protect your lifestyle, that's the real benefit of Aflac.

Aflac helps you concentrate on getting well — and less about paying your bills.

If you or a family member suffered a covered accidental injury, can your finances handle it? Group Accident insurance from Aflac can help.

Aflac is different from major medical insurance. It's insurance for daily living. If you're sick or injured, Aflac pays cash benefits directly to you (unless otherwise assigned) to help take care out-of-pocket medical costs or everyday expenses—and much more:

- Flexible—Freedom to choose any provider without deductibles or copayments
- Portable—Take your plan with you even if you leave your job (with certain stipulations)
- Protective—Covered routine medical exams for early detection and prevention
- Supportive—File a claim anytime day or night

From out-of-pocket medical costs and everyday expenses—like car payments groceries rent and mortgages—Aflac helps protect your savings. Regardless of what other insurance you have.

Claims Paid Fast

What's more Aflac pays claims, usually within 4 days**, regardless of any other insurance you may have. And it's priced to fit most budgets, too. Weekly coverage costs about the same as a fancy cup of coffee.***

It's no wonder Aflac is the #1 provider of supplemental insurance in the US. And why more than 50 million people worldwide choose us for the peace of mind of being better prepared for whatever life may bring.

*HealthCare.gov (2017). "Why health insurance is important: Protection from high medical costs" Accessed on Feb. 20, 2017, from <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

**Based on company statistics, December 31, 2016

*** USNews.com (2017). "Americans Pay an Average \$2.70 for Coffee, While Tipping 20 Percent" Accessed on March 22, 2017, from <https://www.usnews.com/news/blogs/data-mine/2015/09/29/americans-pay-an-average-270-for-coffee-while-tipping-20-percent>.

For rates and additional info please contact your City of Maricopa AFLAC Representative Josh Steinhaus
Phone: 480.310.1213; Email: JSteinhaus@aflac.com

WHOLE LIFE INSURANCE

More than 70 million Americans know they need more life insurance. Aflac group whole life insurance helps take care of your loved ones' immediate and future needs if you should pass away. Immediate needs can include burial/funeral expenses, uninsured medical costs and current bills and debts. Future needs could include income replacement, education plans, ongoing family obligations, emergency funds, and retirement expenses. This plan also builds cash value.

It's insurance for daily living

Aflac pays cash benefits directly to you, unless otherwise assigned. This means that your family will have added financial resources to help with ongoing living expenses. Aflac group whole life insurance plans** are designed to provide you with cash benefits such as the following:

- Up to \$300,000 of Whole Life coverage
- Waiver of premium
- Accidental death

Face Amount

- Employee: \$5,000, up to \$300,000
- Spouse: \$5,000, up to \$100,000
- Dependent Children: \$10,000 or \$25,000 or \$10,000 child term rider

Issue Age

- Employee and Spouse: 18-70
- Dependent Children: 15 days-24 years

Non Forfeiture Options

- Cash Surrender
- Extended Term Insurance
- Reduced Paid-up Insurance

Spouse Coverage

- Employee must apply in order for spouse to be eligible for coverage. (Based on underwriting, spouse coverage will be issued even if employee is declined).
- Spouse coverage is limited to a maximum of employee election up to \$100,000.

Child Coverage

- Employee must apply in order for dependent to be eligible for coverage.
- Dependent children may be covered under the Child Term Rider or under a separate certificate.
- No child can be covered for more than \$25,000 through a combination of separate certificates and child term rider.
- Child Term Rider coverage may be converted to separate certificate.

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VOLUNTARY BENEFITS - AFLAC

CRITICAL ILLNESS INSURANCE

About 1 in every 6 healthcare dollars is spent on cardiovascular disease. Chances are you know someone who's been diagnosed with a critical illness such as cancer, a heart attack (myocardial infarction), or stroke. You can't help but notice the strain it's placed on the person's life—both physically and emotionally. What's not so obvious is the impact on that person's personal finances. While the person is busy getting well, the bills may continue to pile up.

Would you have the money to cover the out-of-pocket expense such as:

- Transportation to a distant medical facility.
- Specialized treatment costs.
- Living expenses like rent, mortgage, and utility bills.

It's insurance for daily living:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group critical illness insurance plans** are designed to provide you with cash benefits, such as the following:

- Pays a lump sum benefit for a covered critical illness: cancer

Face Amounts:

- Employee: \$5,000 up to \$50,000
- Spouse: \$5,000 up to \$25,000 (50% of employee amount)
- In order to apply for spouse coverage, the employee must also apply
- Dependent Children: 50% of primary insured benefit at no additional charge

Benefits Include:

- Lump-sum benefits for:
 - Internal/Invasive Cancer (employer choice)
 - Heart Attack (Myocardial Infarction)
 - Stroke
 - Kidney Failure (End-Stage Renal Failure)
 - Major Organ Transplant
 - Bone Marrow Transplant
 - Sudden Cardiac Arrest
- Non-invasive Cancer (pays at 25%.)
- Coronary Artery Bypass Surgery (pays at 25%.)
- Skin Cancer Benefit
- Health Screening Benefit (employer choice)
- Additional Diagnosis and Re-occurrence Diagnosis
- Waiver of Premium Benefit

Features Include:

- Guaranteed-issue based on participation requirements
- Spouse coverage will be issued even if employee is declined
- No benefit reduction at Age 70
- No pre-existing conditions limitation
- No waiting period
- Value added services from day 1

Optional Benefits Include:

- Additional Covered Critical Illnesses: Paralysis, Burns, Coma, Loss of Speech, Sight, or Hearing
- Occupational HIV Rider
- Heart Event Rider: Specified Surgeries of the Heart & Invasive Heart Procedures/Techniques
- Optional Benefits Rider: Benign Brain Tumor, Advanced Alzheimer's Disease and Advanced Parkinson's Disease
- Progressive Diseases Rider: Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig's Disease) and Sustained Multiple Sclerosis
- Building Benefit Rider
- Cancer Survivor Rider
- Term Life Rider*
- Successor Insured Waiver of Premium Rider*
- Childhood Conditions Rider: Cystic Fibrosis, Cerebral Palsy, Cleft Lip or Palate, Down Syndrome, Phenylalanine Hydroxylase Deficiency Disease (PKU), Spina Bifida, Type I Diabetes, Autism Spectrum Disorder (ASD)

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VOLUNTARY BENEFITS - AFLAC

HOSPITAL INDEMNITY INSURANCE

The average cost per inpatient day for a hospital stay is \$2,157.¹

As health care costs continue to rise, you are responsible for paying more and more out-of-pocket costs with every accident and illness. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better.

How will you help protect your savings when you have a covered accident or sickness?

If you are confined to the hospital, major medical insurance will help with many medical expenses, but you could be left with out-of-pocket expenses. You could also lose pay while you're out of work. And you can be sure that the bills will keep coming. Aflac is here to help.

It's insurance for daily living:

Aflac pays cash benefits directly to you, unless you choose otherwise. This means that you will have added financial resources to help with medical costs or ongoing living expenses. Aflac group hospital indemnity insurance plans² are designed to provide you with cash benefits to help with the following:

- Hospital Confinement Benefit
- Hospital Admission Benefit
- Hospital Intensive Care Benefit
- Intermediate Intensive Care Step-Down Unit
- Everyday living expenses, like your rent or mortgage, utility bills, groceries, and more
- It even provides coverage for newborn children for 60 days from the date of birth³

¹ State Health Facts, Kaiser Family Foundation, 2015.
<http://www.statehealthfacts.org>.

² This is a brief product overview only. Products and benefits vary by state and may not be available in some states. Plan design and optional benefits are selected at the employer level. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions.

³ Applies to newly adopted children as well. Refer to the plan for complete details.

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LEGALSHIELD

LegalShield gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. For one flat monthly fee, you can access legal advice, no matter how traumatic or trivial the issue.

Have you ever...

- Been treated unfairly
- Problems with bill collectors
- Received a moving traffic violation
- Thought about revising you will
- Lost a security deposit
- Signed a contract
- Purchased a home
- Tried to return a defective product
- Been overcharged for a repair
- Had a problem with child support
- Wanted advice on a credit matter
- Needed a bankruptcy
- Information about short sales
- Needed advice on foreclosures

Proven, professional legal advice anywhere is just a phone call away for \$0.63 a day!

LegalShield Plan Benefits (covers member, partner and all children never married and at home until 26 years old).

Plan benefits include:

- Telephone consultation (unlimited topics)
- 24/7 Emergency assistance
- Letters and phone calls on your behalf (unlimited topics)
- Legal document review (up to 15 pages each - unlimited topics)
- Contracts/documents up to 15 pages each - unlimited topics
- FREE standard will preparation with yearly reviews/updates
- Motor vehicle services
- Uncontested divorce, separation, etc.
- Trial defense - 60 hours first year to 300 hours in fifth year
- IRS Audit services

IDENTITY THEFT SHIELD

You and you family members could be a victim of ID Theft and no even know it!

Identity Theft is one of the fastest growing crimes in America and Arizona is one of the worst states in America for this crime.

Six types of Identity Theft

- Drivers license theft
- Social Security theft
- Medical identity theft
- Criminal/Character theft
- Financial theft

57% of victims had new accounts opened in their names

62% had warrants issued for their arrest

82% found out through an adverse action like credit crash or collections

Identity Theft Shield covers member, partner and up to 8 children under 18 years old for \$0.63 a day!

Plan benefits include:

- Personal credit score analysis
- Cyber security protection via Web Watcher
- Continuous monitoring with activity alerts
- Guaranteed comprehensive restoration service
- Unlimited Identity Theft consultation
- Public personal monitoring of SSN and address history
- Social Security Number skip-tracing
- Sex offender search

Bi-Monthly Plan Rates	Individual	Family
LegalShield Plan	\$8.48	\$9.48
ID Shield	\$4.48	\$9.48
Combined (both)	\$12.95	\$16.95

WELLNESS PROGRAM

We want to join you on your road to better health with programs and resources tailored to meet your needs.

As a Banner|Aetna member, you have access to Aetna's Simple Steps To A Healthier Life incentive program. And we'll be there step by step, with activities and online coaching programs customized for your health and preferences.

Just complete the following steps to earn a **\$50 gift card (\$100 max per family)!**

- 1** Log into your member website at banner.aetna.com
- 2** Register by creating a user name and password, if you haven't already done so.
- 3** Update your email address.
- 4** Take or update your health assessment. Then check out your personal online coaching recommendations.
- 5** Complete at least one recommended online health coaching program that addresses your needs and goals.*
- 6** Once you've completed the steps above, you'll receive an email from Aetna Rewards. It'll contain a gift certificate number that you can enter on aetnarewards.com. You can shop directly online, get a gift card or receive a print-on-demand gift card.**

Improving your health and fitness isn't complicated — it just takes a few small steps. The sooner you begin, the sooner you can see and feel a difference.

Let's start your journey together at banner.aetna.com today.

*Incentive-based credit will only be given for completing select wellness programs as determined by the employer.

**If you do not receive an email within six weeks of completing the required activity, please call 1-877-922-4483.

RESOURCES

Benefit	Carrier	Phone Number	Website
Medical	Banner Aetna	1-844-267-2253	www.banneraetna.com
Health Savings Account Flexible Spending Account	PayFlex	1-844-729-3539	www.payflex.com
Dental	Delta Dental	1-800-352-6132	www.DeltaDentalaz.com
Vision	VSP	1-800-877-7195	www.vsp.com
Basic Life and AD&D Insurance	MetLife	1-800-638-7283	www.metlife.com
Supplemental Term Life and AD&D Insurance	MetLife	1-800-638-7283	www.metlife.com
Short Term Disability	MetLife	1-800-638-7283	www.metlife.com
Employee Assistance Program	SupportLinc	1-888-881-5462	www.supportlinc.com
Critical Illness Insurance Whole Life Insurance Accident Insurance Hospital Indemnity Insurance	Aflac	1-800-433-3036	aflacgroupinsurance.com
LegalShield/ID Theft	LegalShield	1-480-201-0343	www.greatlegalcare.com



