

Benefits Program 2023

Plan Year: January 1, 2023 — December 31, 2023



Life is sure to take some unexpected turns. That's why the Town of Erie is dedicated to providing a solid foundation of employee benefits to help you and your family maintain your health, your financial security, and a work/life balance. The Town of Erie realizes the importance of financial security for the things that matter most to you and your family.

This guide offers an overview of the key features of your plans, along with enrollment and cost information, to assist you in making the right choices for your situation. If you have questions regarding your benefits, please contact Human Resources.

Medical	Cigna
Dental	Cigna
Vision	VSP
Life & AD&D	Sun Life Financial
Optional Life & AD&D	Sun Life Financial
Short-Term Disability	Sun Life Financial
Long-Term Disability	Sun Life Financial
Flexible Spending Accounts	Alerus
Health Savings Account	Alerus
Employee Assistance Program	Mines & Associates
Voluntary Products	Sun Life Financial



We are proud to offer these benefits to you. Thank you for your service!

Note: This guide is intended to provide you with a brief overview of your benefits. Refer to the insurance company materials for full plan details and exclusions. If there is a discrepancy between this guide and the insurance company's documents, the insurance company's documents will govern.

your 2023 benefits p

Health Benefit Options:

The Town of Erie provides you with medical, dental and vision benefits and pays a portion of the employee premium to make these benefits more affordable for you. Coverage for medical, dental and vision is effective on the 1st of the month following date of hire for benefited employees working in an eligible class. Each year at open enrollment you have the option of changing your elections, but please note that if you do not elect coverage when you are first eligible, you may have waiting periods for some services. Please contact Human Resources for details.

Medical Benefits

You may choose from two medical plans through Cigna. Both plans utilize Cigna's Open Access Plus (OAP) network. One plan is a High Deductible Health Plan (HDHP) with a Health Savings Account administered by Alerus. The other is the Open Access Plus PPO Plan. Both plans allow you to visit providers outside the plans' network, but you will typically pay more to do so.

The table below outlines your share of the cost for services under the medical plans. For full details, refer to your Cigna plan description. To find an in-network doctor or hospital, go to www.cigna.com and select "Find a Doctor" button, or call (866) 494-2111.

Medical Plan:	Cigna High Deductible Health Plan with H.S.A		Cigna OAP	
Provider Selection:	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible <i>(per calendar year)</i>	\$3,000 individual; \$6,000 family	\$9,000 individual; \$18,000 family	\$1,000 individual; \$3,000 family	\$3,000 individual; \$9,000 family
Annual Out-of-Pocket Maximum <i>(per calendar year)</i>	\$4,000 individual; \$8,000 family	\$12,000 individual; \$24,000 family	\$4,000 individual; \$8,000 family	\$12,000 individual; \$24,000 family
	<i>(out-of-pocket maximum includes deductible and copays; including Rx)</i>			
Doctor Office Visits	20% after deductible	50% after deductible	PCP: \$20 copay; Specialist: \$40 copay; Telehealth: \$20 copay	50% after deductible
Inpatient Hospital/ Outpatient Surgery	20% after deductible	50% after deductible	Inpatient: 20% after deductible Outpatient: \$200 copay then 20%	50% after deductible
Emergency Care <i>(covered in- or out-of-network)</i>	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Urgent Care	20% after deductible	50% after deductible	\$40 copay then plan pays 100%	50% after deductible
Lab & X-ray	20% after deductible	50% after deductible	Lab: Physician Services/Office Visit: applicable copay (\$20 PCP or \$40 Specialist) Independent lab/Outpatient facility: no cost Hospital setting: 20% after deductible X-Ray: Physician Services/Office Visit: applicable copay (\$20 PCP or \$40 Specialist) Outpatient facility: 20% after deductible Hospital setting: 20% after deductible	50% after deductible
MRI, Scans, etc.	20% after deductible	50% after deductible	\$150 copay (20% after deductible if from a hospital or hospital based provider)	50% after deductible
Prescription Drugs	<u>Retail-30 day supply</u> Generic preventive covered at 100% prior to deductible Tier 1: \$15 copay after ded. Tier 2: \$50 copay after ded. Tier 3: \$70 copay after ded. Tier 4: 30% up to \$250 after ded.	Not covered	<u>Retail-30 day supply</u> Rx Deductible: \$150 individual / \$300 Family (waived for Generic Tier 1 drugs) Tier 1: \$15 copay after ded. Tier 2: \$50 copay after ded. Tier 3: \$70 copay after ded. Tier 4: 30% up to \$250 after ded.	Not covered

Cigna Telehealth — Cigna Telehealth lets you get the care you need, including most prescriptions, for a wide range of minor conditions. You can connect with a board-certified doctors via secure video chat or phone without leaving your home or office through MD Live. Cigna Telehealth services are available 24/7/365 and the cost savings are clear. MDLIVE can be a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. Register for MDLIVE after your effective date so you'll be ready when and where you need it! Visit MDLIVE or myCigna.com or download the vendor apps. By phone: MDLIVE at 1-888-726-3171.

How to Find a Provider — Both medical plans are on Cigna's OAP (Open Access Plus) network Finding an in-network Provider is easy, go to www.cigna.com and search the Open Access Plus network.

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Dental Benefits



Dental benefits are provided through Cigna. The Cigna DPPO allows you to select any licensed dentist you wish for your dental care. Your dental plan covers preventive cleanings at no cost to you and allows you to visit any dentist of your choice. Keep in mind that the plan pays the dentist a percentage of your services according to a set allowance, so if you visit dentists outside of

the network and your dentist charges more than the allowable fee, you will have to pay the additional charge. The table below provides an overview of the dental plan. For complete details, refer to your Cigna plan description.

Cigna Dental Plan		
Provider Selection:	In-Network (DPPO)	Out-Of-Network
Maximum Annual Benefit	\$1,500 per person per calendar year	\$1,500 per person per calendar year
Annual Deductible (per calendar year)	\$50 per person up to \$150 per family	
Coinsurance		
Diagnostic & Preventive Services (i.e., oral exams & cleanings, fluoride, etc.)	No charge (deductible waived)	No charge (deductible waived)
Basic Services (i.e., fillings, extractions, root canals, periodontics)	20% of eligible expenses after deductible is met	20% of eligible expenses after deductible is met
Major Services (i.e., dentures, crowns, etc.)	50% of eligible expenses after deductible is met	60% of eligible expenses after deductible is met
Orthodontia (children up to age 19 only)		
Maximum Orthodontia Benefit	\$1,000 per person lifetime benefit	
Coinsurance	50% (deductible waived)	

Know Before You Go — Get a Pre-Treatment Estimate

When the costs for your dental treatment (other than emergency treatment) are expected to exceed \$500, you should ask your dentist for a pre-treatment estimate before treatment begins.

Vision Benefits

Vision benefits are provided through Vision Service Plan (VSP). Your VSP plan offers benefits in- or out-of-network. Please keep in mind, if you choose to visit a provider out-of-network, your benefits may be substantially reduced, and you will be required to provide payment upfront and submit a claim to VSP for reimbursement.

If you don't wear prescription glasses, use your VSP LightCare benefits to visit a VSP network doctor for an eye exam. You may also further protect your eyes by using your frame benefit towards non-prescription sunglasses or non-prescription blue light filtering glasses, instead of prescription glasses or contacts.

Your vision plan benefits are highlighted in the table to the right; see your VSP plan summaries for details and for out-of-network

Health Savings Account

If you enroll in the HDHP/HSA Medical Plan, The Town of Erie will contribute to your tax advantaged HSA .

Town of Erie Monthly Contributions to your HSA

Employee Only	\$50
Employee + Spouse	\$100
Employee + Child(ren)	\$100
Family	\$100

2023 IRS Limits : \$3,850 for Self Only; \$7,750 for Families*

*Your annual contribution including those deposits made by your employer cannot exceed the IRS limits.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to deduct money from your paycheck pretax to pay for certain qualified expenses, so that you realize tax savings on those expenses.

You may elect up to the following amounts:

- \$3,050 for your Health FSA and Limited Purpose FSA, and
- \$5,000 for your Dependent Care FSA.

\$610 Rollover for Health FSA

The IRS now allows you to roll over up to \$610 of your unused Health FSA funds into the following plan year.

Any unused funds in your 2023 plan year account, up to \$610, will automatically be rolled over for use in the 2024 plan year. Even if you do not make a new election for the 2024 plan year Health FSA, you are still eligible to use your carried over funds in 2024.

VSP Vision Plan	
Provider Selection:	In-Network
Vision Exam (available every 12 months)	\$10 copay
Lenses/Frames/Contacts Copay	\$25 copay
Prescription Lenses (available every 12 months)	Single vision, lined bifocals/trifocals, lenticular, polycarbonate for children are covered in full, after copay.
Frames (available every 24 months)	\$200 allowance, member receives 20% discount on balance
Contact Lenses & Exam (available every 12 months in lieu of prescription lenses)	\$130 allowance for contacts

Life & Accident Coverage

The Town of Erie provides you with basic life and accidental death & dismemberment (AD&D) coverage and pays the full premium. You are covered for one and a half times your annual salary up to \$150,000.

Optional Life and AD&D: You may choose to supplement your basic life and AD&D policy with optional coverage through Sun Life. You may purchase coverage for yourself, your spouse and your dependents.

Disability Coverage: Disability insurance provides you with income protection should you be disabled and unable to work due to an illness or accident that occurs while you are not at work.

The Town of Erie provides you with short-term disability (STD) and long-term disability (LTD) coverage and pays the full premium.

Should you qualify for STD benefits, your plan would begin paying you on the 15th day of disability due to injury or illness. Your STD benefits would replace 60 percent of your weekly pre-disability earnings up to \$1,000 per week and could continue up to 11 weeks.

Coverage for LTD benefits would begin following the 90 day waiting period and would provide you with 60 percent of your monthly pre-disability earnings up to \$5,000 per month.

Voluntary Benefits

The Town of Erie is providing you with the option of purchasing voluntary benefits through Sun Life Financial. Your voluntary options include:

- Accident Insurance
- Critical Illness
- Hospital Indemnity

You may also file claims online on a desktop, tablet or mobile device.

Employee Assistance Program

Life has its ups and downs, and sometimes you might need a little guidance through the "downs". That is why we offer an Employee Assistance Program with Mines & Associates. This program is here for your ultimate well-being with 24/7 access and in-person guidance. You and your household members are each entitled to up to 5 counseling sessions, per issue, per year, at no cost to you. Visit www.minesandassociates.com for more information.

Time-Off Benefits

The Town of Erie believes in a balance between work and play. That's why we offer you the following time-off benefits.

Paid Time-Off (PTO): PTO accrues in pay periods in which the employee received pay. Time will accrue on a per pay period basis according to the schedule below and are provided to benefited employees regularly scheduled to work 30 or more hours.

Length of Continuous Service	Accrual Per Pay Period	Total Annual Hours
< 3 years	5.6	146
3-5 Years	7.2	187
5-6 Years	7.5	195
6-7 Years	7.8	203
7-8 Years	8.1	211
8-9 Years	8.4	218
> 9 Years	8.7	226

Paid Holidays: The Town of Erie recognizes the following holidays each year. In addition to the following holidays:

- New Year's Day
- Martin Luther King Jr. Day
- President's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Day After Thanksgiving
- Christmas Eve Day
- Christmas Day
- New Year's Eve Day
- Floating Holiday

Extended Sick /Family Sick Leave (ESL/FSL)

ESL/FSL is paid time off to be used for employee medical absences due to a serious medical condition for themselves or their immediate family member, when it exceeds 5 days or the equivalent period of 40 hours.

ESL/FSL accrues at a rate of three (3.0) hours per pay period for employees regularly scheduled to work 30 or more hours per week. ESL/FSL accrues in pay periods in which there are hours paid, including PTO and ESL/FSL up to four hundred eighty (480) hours maximum.

Contact Information

Town of Erie

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Medical & Dental (Group# 630950)

Cigna
Customer Service: (866) 494-2111
Cigna One Guide: 1-888-806-5094
www.cigna.com

Life and AD&D, Disability, Voluntary Products

(Group# 238135)
Sun Life Financial
(800) 247-6875
www.sunlife.com/us

Vision (Group# 12065530)

VSP
(800) 877-7195
www.vsp.com

Flexible Spending Accounts

Health Savings Account

Alerus
(303) 369-7886 or (800) 651-4855
www.24HourFlex.com

Employee Assistance Program

Mines & Associates
(800) 873-7138
www.minesandassociates.com
Username: townoferie
Password: employee