



# LEXINGTON

## 2020 EMPLOYEE BENEFITS OVERVIEW

Jan 1, 2020 – Dec 31, 2020



LEXINGTON

The contents of this booklet are intended for general information purposes only. It is not to be relied upon as a summary plan description or for the determination of any policy benefits, limitations or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.

## Welcome!

It is hard to believe that another year has passed already and we are quickly approaching our open enrollment time frame for the 2020 plan year. This new plan year is bringing with it some very good news. We are excited to announce that there will be no rate increases from a payroll deduction perspective for any of our four medical plans as well as our dental plans. While our overall cost has increased, that increase is being absorbed by what we were able to additionally budget and by two cost reduction measures, one related to LexThrive and the other to the vision benefit included within the Anthem plans. Specifically, we are ending our LexThrive program as the utilization is very low and we are removing the vision coverage that is embedded in our Anthem plans. These changes along with an additional contribution from the city have allowed us to keep our payroll deduction rates the same with no increase for plan year 2020.

In order to effectively offset removing the vision coverage from our Anthem plans, we are adding a second voluntary vision plan with EyeMed that will now give employees a second option with a higher allowance benefit. We were able to negotiate very favorable rates on these EyeMed plans and, with this change, employees who want the vision benefit will be the ones paying for it. We believe the net effect of this change will be a positive one for employees. Also, we are happy to announce that our dental plans will allow up to four cleanings per year under certain conditions for those that have diabetes and auto immune issues. Please check with our benefits team to receive the criteria that would qualify you to receive this enhanced benefit.

Another reason we were able to hold our rates this year is the high utilization of our Samuel Brown Health Center. By using

these facilities it not only helps the LFUCG avoid cost but it also is a real cost saver for employees. It truly is a substantial benefit and it is great to see that more and more employees are taking advantage of the Center each year. We believe our health center proves that the LFUCG is going above and beyond the standard healthcare delivery system. Marathon Health and OnSite Rx provide gold standard models in healthcare complete with highly regarded staffs at both the Samuel Brown Health Center led by Dr. Michael Huang and the City Employee Pharmacy led by registered pharmacist Ashley Stewart. If you're not already using the Center now, we highly encourage you to give it a try. You'll be glad you did!

The benefits and programs described in this overview are a significant component of your overall compensation package. You may not think of your benefits every time you receive a paycheck, but we know they are very important to you and certainly are one of LFUCG's greatest investments. Rest assured, the LFUCG will continue to offer excellent medical plans that will protect you and your family from what can be a devastating cost associated with healthcare today.

This booklet contains highlights of the benefits offered by the LFUCG beginning January 1, 2020 through December 31, 2020. Star Robbins & Company will be assisting employees again this year along with our Human Resources Benefits Team and members of the BIM Group to provide guidance and support during your enrollment process.

**Best wishes for a happy and healthy upcoming holiday season and new year ahead!**



**John Maxwell**

Director, Division of Human Resources

## Eligibility

Full time employees are eligible for all benefits outlined in this summary on the first of the month following your date of hire. Eligible employees may elect to cover a Spouse, Dependent or Qualified Adult. All new employees must provide proof of dependents' eligibility to enroll.

A Qualified Adult is defined as a person of the same or opposite sex who meets the following criteria (See HR for Affidavit and required documentation):

- Age 18 or older.
- Not related to the employee.
- Must reside with employee for at least 12 months prior to enrollment.
- Agree to inform LFUCG within 30 days of any change in the circumstances attested to in the affidavit.
- Must be unmarried.
- Financially interdependent with the covered employee for at least twelve (12) months & will certify, via an affidavit signed by both the Qualified Adult and the employee, that at least two (2) of the following conditions have existed for twelve (12) months. (choose one (1) from the left column & one (1) from the right column). See chart at right.

Joint ownership of real estate property or joint tenancy on a residential lease	Will designating the eligible Qualified Adult as primary beneficiary
Joint ownership of an automobile	Retirement plan or life insurance policy beneficiary designation form designating the eligible Qualified Adult as primary beneficiary
Joint bank or credit account	Durable power of attorney signed to the effect that the employee and eligible Qualified Adult have granted powers to one another
Joint liabilities	Adoption papers or legal guardianship identifying the employee and Qualified Adult as the joint adopting individuals or joint legal guardians
Joint utility account	

# Dr. Samuel Brown Health Center



The Dr. Samuel Brown Health Center is a ZERO-COST alternative to office visit copays (certain lab costs will be extra). The Health Center provides a variety of health & wellness services similar to any doctor's office, but with no copays! In addition to primary and acute care, the Center offers Health Coaching for those individuals looking to succeed with long term goals such as weight loss, health improvement or smoking cessation.

## Who staffs the Center?

The Center has a full-time clinical staff of seven, including a physician, three physician assistants, three medical assistants and a receptionist.

## Who can use the Center?

The Center is open to all LFUCG employees, Police and Fire retirees and dependents age 2 and older who are on the 2020 Preferred Provider Organization (PPO) plan or High Deductible Health Plans (HDHP/HSA).



**Dr. Michael Huang**  
Medical Director

## How do I schedule my appointments?

To schedule appointments you can call the Center at (859) 425-2555 or schedule your appointment online at [marathon-health.com/myphr](http://marathon-health.com/myphr).

**Laboratory tests:** You may incur charges for laboratory services. This will depend on your health plan and the terms of coverage that are applied.

## Location:

100 Trade St. Suite 145  
Lexington, KY 40511

## Hours:

Monday, Wednesday & Friday: 8 a.m. – 5 p.m.  
Tuesday & Thursday: 8 a.m. – 7 p.m.  
Saturday: 8 a.m. – Noon



# City Employee Pharmacy

The City Employee Pharmacy is available to all employees and their dependents that are enrolled on the 2020 LFUCG PPO or HSA health plans. Medications through the on-site pharmacy are offered at wholesale cost.

**Located** inside the Dr. Samuel Brown Health Center at 100 Trade Street, Suite 145.

## The City Employee Pharmacy:

**Phone:** 859-367-4990 **Fax:** 859-367-4993

## Pharmacy Hours:

Monday through Thursday – 8:30 a.m. – 6:00 p.m.

Friday – 8:30 a.m. – 4:00 p.m.

Saturday – 8:30 a.m. – noon

**Closed – 1:30 p.m. – 2:00 p.m. for lunch everyday**

**Prescribing Physicians** do not have to be with the Health Center. The City Employee Pharmacy will fill a prescription from any healthcare provider authorized to prescribe in the Commonwealth of Kentucky.

**Transferring Prescriptions** can be done by calling or faxing your prescription information (found on your prescription label) to the City Employee Pharmacy.

## Government Center Delivery Service is Available.

**Tuesdays & Thursdays - 11am to 1pm**  
(subject to change, see intranet)

## OPEN ENROLLMENT OCTOBER 14th - 31st

# Enroll in benefits online through PeopleSoft

**Visit:** <https://peoplesoftportal.LexingtonKy.gov>

**Select:** "Main Menu" > "Human Resources"  
> "Self Service" > "Benefits" > "Benefits  
Enrollment"

For a successful enrollment, be sure to have the following information before you start your enrollment:

- PeopleSoft Password (call the Help Desk [859-258-3730] for assistance, if needed)
- Social Security numbers and birthdates for you and your family members who will be covered on your plans
- Proof of eligibility for any dependent(s) added to the benefit plans (birth certificate, court documents)

Be sure to verify if all information (address, Social Security numbers and beneficiaries are correct).

# LFUCG Health Plan Comparisons January 1 - December 31, 2020



**Note: Vision coverage is no longer included in the medical plan. See page 8 for Vision coverage options.**

Anthem In-Network Plan Design	Traditional Plans		Health Savings Account Eligible	
	PPO 1	PPO 2	HSA 1	HSA 2
<b>Calendar Year Annual Deductible</b>	\$500 Individual \$1,000 Family	\$2,000 Individual \$4,000 Family	\$3,000 Individual \$6,000 Family	\$3,000 Individual \$6,000 Family
<b>Coinsurance (Plan / Member)</b>	80% / 20%	80% / 20%	100% / 0%	80% / 20%
<b>Medical Maximum Out-of-Pocket</b> (includes deductible, medical copays and coinsurance)	\$1,500 Individual \$3,000 Family	\$4,500 Individual \$9,000 Family	\$3,000 Individual \$6,000 Family	\$5,250 Individual \$10,500 Family
<b>Rx Maximum Out-of-Pocket</b>	\$2,000 Individual \$4,000 Family	\$2,000 Individual \$4,000 Family	Included in Med Max Out-of-Pocket	Included in Med Max Out-of-Pocket
<b>Covered Services</b>	<b>Member Cost Share</b>			
<b>Samuel Brown Wellness Center</b>	<b>\$0 Copay</b>	<b>\$0 Copay</b>	<b>\$0 Copay</b>	<b>\$0 Copay</b>
<b>Primary Care Office Visit</b>	\$15 Copay <sup>1</sup>	\$30 Copay <sup>1</sup>	Deductible + 0%	Deductible + 20%
<b>Specialist Office Visit</b>	\$30 Copay <sup>1</sup>	\$60 Copay <sup>1</sup>	Deductible + 0%	Deductible + 20%
<b>Preventive Care</b>	Covered in full	Covered in full	Covered in full	Covered in full
<b>Urgent Care</b>	\$60 Copay <sup>1</sup>	\$100 Copay <sup>1</sup>	Deductible + 0%	Deductible + 20%
<b>Emergency Room</b>	Deductible + 20%	Deductible + 20%	Deductible + 0%	Deductible + 20%
<b>Inpatient Facility Services</b>	Deductible + 20%	Deductible + 20%	Deductible + 0%	Deductible + 20%
<b>Outpatient Services</b>	Deductible + 20%	Deductible + 20%	Deductible + 0%	Deductible + 20%
<b>Rx Drug Copay</b>	\$10 / \$30 / \$60 <sup>2</sup> 25% (\$100 max Rx)	\$10 / \$30 / \$60 <sup>2</sup> 25% (\$100 max Rx)	Deductible + 0%	Deductible + 20%
<b>City Pharmacy Rx Drug Copay</b>	<b>\$3 / \$15 / \$30 <sup>2</sup></b> <b>25% (\$50 max Rx) <sup>3</sup></b>	<b>\$3 / \$15 / \$30 <sup>2</sup></b> <b>25% (\$50 max Rx) <sup>3</sup></b>	<b>Deductible + 0%</b>	<b>Deductible + 20%</b>
<b>Annual LFUCG HSA Contribution</b>	N/A	N/A	\$500 Indiv. <sup>4</sup> \$1,000 ES/EC/F	\$1,000 Indiv. <sup>4</sup> \$1,000 ES/EC/F

NOTE: Dependents covered to age 26.

<sup>1</sup> Medical copayments accumulate toward the Medical maximum out-of-pocket.

<sup>2</sup> Rx copayments go toward the Pharmacy maximum out-of-pocket which accumulates separately from the Medical maximum out-of-pocket.

<sup>3</sup> Some Specialty medications (Tier 4) may not be available at the City Pharmacy.

<sup>4</sup> LFUCG contributions will be deposited half in January and half in July.

**LiveHealth<sup>®</sup>**  
O N L I N E

**See a doctor 24/7 on your  
computer or mobile device.**

LiveHealth Online is a convenient way to interact with a US Board Certified Doctor via live, two-way video on your computer or mobile device 24 hours a day/7 days a week! Doctors can ePrescribe to local pharmacies as your State allows.

The cost for an on-line doctor visit is the same as the copay for an office visit under your PPO Medical Plan or \$59 on your HSA Medical Plan.

Visit [www.livehealthonline.com](http://www.livehealthonline.com)

## Pharmacy Benefits

Ingenio<sup>Rx</sup>

Anthem

Pharmacy Benefits are provided through Anthem/IngenioRx. Your prescription information is included on your medical card.

■ Member Services and Home Delivery:

▶ Phone: **1-833-288-4294**

Most of your local pharmacies and National chains are in-network providers for Anthem/IngenioRx.

**NOTE: If you are prescribed a Specialty Medication (typically injectables), your doctor can contact the dedicated phone number as noted on your member ID card.**

# Health Savings Account (HSA)

You can contribute pre-tax dollars into a Health Savings Bank Account if you have elected the HSA medical plan, or if you waive the LFUCG medical plan and are enrolled in a qualified High Deductible medical plan elsewhere. This is a personal bank account which allows you to payroll deduct pre-tax money to pay for out of pocket expenses incurred for medical, dental and vision. For a full list of Qualified Expenses, go to: [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

**Money in this account is always yours and goes with you even if you leave your employer;** however, the money can only be used for medical, dental and vision expenses that are not paid for by the insurance plan and can also be used to pay expenses for your spouse and tax-dependent children, even if they are not covered on your insurance plans\*. This account is designed to allow you to save pre-tax dollars for current and future medical expenses.

**Note:** You can change your Health Savings Account contribution at any time during the year by contacting the Human Resource Department.

The Health Savings Account is administered by HealthEquity. Upon initial election of the HSA Medical Plan, a Health Savings Bank Account will automatically be opened for you. Your HSA debit card will be mailed to you. Upon receipt, you must activate your card as instructed.

**HEALTH SAVINGS ACCOUNT ELIGIBILITY**

You are **NOT** eligible for a HSA Bank Account if:

- You, or your spouse, contribute to a General Purpose Flexible Spending Account;
- You are enrolled in a governmental sponsored medical plan such as Medicare, Medicaid or TRICARE;
- You have additional coverage on a PPO Plan.

**HSA ANNUAL CONTRIBUTION LIMIT**

- Annual contribution amounts are limited by IRS regulations. The 2020 Contribution Limits are:
  - \$3,550 for Individual coverage;
  - \$7,100 for EE + Dependent plans
- If you are over age 55, you can contribute an additional \$1,000 annually.

**\*Note:** Money in a Health Savings Account can be used for yourself, your spouse and tax dependent children. If your Domestic Partner meets the IRS qualification to be considered a tax dependent, you can legally use your HSA funds for his/her qualified expenses. If they do not meet this qualification, you cannot.

**LFUCG contributes a sum of money** to your HSA Account as indicated below. **Half is deposited in January and half in July.** New hire contributions will not be prorated.

HSA Plan	Single	with Dependents
HSA 1	\$500	\$1,000
HSA 2	\$1,000	\$1,000

These are in addition to your personal Health Savings Account contributions.

# HealthEquity / HSA Help Center

If you need help with your claims status, **HealthEquity®** card swipes, account balance, or eligible expenses contact the HealthEquity Help Center. They are available every hour of every day at the phone number listed on your card or: **866-346-5800**.

You can also view your personal Health Savings Account Information on line at **myHealthEquity.com**... click 'begin now'. The site will walk you through the initial set up of your account.

After your first site visit, you can log in to **myHealthEquity.com** with the user name and password that you set up previously.

For general HSA information, go to **HealthEquity.com/LFUCG**.

**IN THE EVENT OF AN IRS AUDIT** you will need to provide all receipts for withdrawals made from the HSA Account to verify that they were Qualified Medical Expenses.

Please note that it is ultimately your responsibility to provide the IRS with evidence of the expense if audited. The item(s) you purchase with the debit card may process to pay at the point of purchase, but the item(s) may not be an IRS qualifying expenditure.



**Medical Plan Decision Tool**

Trying to decide which medical plan is best for you? Check out the Decision Tool provided by HealthEquity. Your employer health plans and payroll deductions have been pre-loaded. You just select the plans and scenarios you would like to evaluate. You'll be shown side-by-side plan comparisons and tax saving opportunities.

This plan comparison tool offers personalized insight into your benefits and provides useful data so you can make informed decisions regarding your health plan selection.

<https://comparemyhsa.com/LFUCG>

## Flexible Spending Accounts (FSA)

LFUCG offers two Flexible Spending Accounts (FSAs) which can save you money! You can elect a medical FSA to complement your PPO medical plan, or if you are waiving medical coverage and enrolled in a PPO plan or other qualified plan elsewhere.



A **General Purpose Medical FSA** allows you to payroll deduct money tax free to pay for qualified medical, dental and vision expenses not covered by your insurance plans (expenses such as copays, or deductibles). You can payroll deduct up to \$2,700/each year to be used on expenses incurred during that year. **The amount you elect is funded in its entirety at the beginning of the plan year.**

The **Dependent Care Account** can help to fund the care of children under the age of 13, or a disabled spouse, child or parent while you work. This account can be used for daycare, preschool, after school care, summer day camp or elder care. The annual maximum contribution is \$5,000 (or \$2,500 if married, filing separately). **The funds in this account can only be used as they accumulate.**

**FSA Plan election does not roll over. You must re-enroll each year.**

■ **IRS guidelines stipulate that if you contribute dollars to a Flexible Spending Account and do not use all the money you deposit, you will lose any remaining balance in the account at the end of the eligible claims period.**

■ However, for both Flexible Spending Accounts, you may continue to incur claims for expenses during the "Grace Period". The Grace Period extends 2 ½ months after the Plan Year ends, during which time you can continue to incur claims and use up all amounts remaining in your Health Flexible Spending Account or Dependent care Flexible Spending Account. Any monies left at the end of the Grace Period (March 15th) will be forfeited. Claims must be submitted no later than 15 days after the end of the Grace Period (March 30th).

■ For information on eligible **FSA** expenses, go to: [irs.gov/publications/p502](https://www.irs.gov/publications/p502)



## Qualifying Events

IRS Guidelines are adhered to for the medical, dental and vision plans at LFUCG which are administered in accordance with the IRS Section 125 Tax Code. This allows premiums for benefits to be deducted on a pre-tax basis from your paycheck.

Plan changes cannot be made after open enrollment without a change in family status or qualifying event that is consistent with the IRS guidelines. A change in family status allows you to add or remove dependents from your plan but does not allow you to change from one plan to another. Some examples of qualifying events are:

- Legal marital status changes: Marriage, divorce, death of a spouse (copy of marriage certificate, copy of final court divorce decree or death certificate required).
- Cancellation of dependent coverage due to dependent ineligibility: *Dependent gains or loses coverage under another plan.*
- Birth or adoption of a child (copy of birth certificate or adoption papers required).
- Change in employment status from part-time or temporary to full-time.
- Change in employment status (full-time to part-time or temporary) or termination of employment.
- Loss of coverage under spouse's employer plan due to a spouse's death, termination of employment, divorce or loss of eligibility for other coverage
- Qualified medical child support court order (documents required).

**CHANGES IN FAMILY STATUS MUST BE REPORTED TO HR WITHIN 30 DAYS OF THE QUALIFYING EVENT IN ORDER TO MAKE A PLAN CHANGE.**

### Introducing Delta Dental Healthy Mouth, Healthy Body

Your Delta Dental plan now provides enhanced coverage for members with certain high-risk medical conditions. This enhanced coverage includes up to 4 routine teeth cleanings or periodontal maintenance cleanings per benefit period (rather than the standard 2) for those with the following at-risk conditions:



- Diabetes and periodontal (gum) disease
- Pregnancy and periodontal (gum) disease
- Those at risk for infective endocarditis
- Those undergoing dialysis
- Those with a compromised immune system

An enrollment form for this benefit can be found on your benefits website at [lexingtonky.gov/benefits](http://lexingtonky.gov/benefits) or by contacting Delta Dental at **800-955-2030** or [www.deltadentalky.com](http://www.deltadentalky.com).

LFUCG offers two dental plans through Delta Dental with an extensive network of providers. Each plan's benefits are a little different depending on the needs of your family. A detailed summary of benefits can be found at [lexingtonky.gov/benefits](http://lexingtonky.gov/benefits). Once enrolled, you may visit Delta Dental's website at [deltadentalky.com](http://deltadentalky.com) or call (800) 955-2030 to locate a provider. Dependents covered to age 26.

## Dental Benefits Summary

<b>OPTION 1</b>	PPO Dentist	Premier Dentist	Out-of-Network Dentist*
<b>Calendar Year Annual Dental Deductible</b>	\$25 indiv. \$75 family		
<b>Dental Maximum Benefit per Year (per member)</b>	\$1,000 per covered person		
<b>Orthodontia Lifetime Max</b>	N/A		
<b>Dependent Age Limit (end of birthday month)</b>	Up to age 26		
Covered Services	Member Cost Share		
<b>Diagnostic / Preventive Care (once every 6 mos)</b> - Oral exams, cleanings, space maintainers - Brush Biopsy - X-rays - Emergency Care	No member cost	No member cost	No member cost
<b>Basic Services (deductible applies)</b> - Minor Restorative - Fillings & crown repair - Endodontics - root canals - Periodontic Services - Major Restorative - crowns - Oral Surgery Services - Relines and Repairs - to bridges, implants and dentures	No member cost	No member cost	No member cost
<b>Major Services (deductible applies)</b> - Prosthodontic Services - bridges, implants & dentures	No member cost	No member cost	No member cost
<b>Dental Payroll Deductions - 26 Pay Periods</b>			
<b>Employee</b>	\$15.58		
<b>Employee + Spouse</b>	\$30.07		
<b>Employee + Child(ren)</b>	\$28.82		
<b>Family</b>	\$46.57		

## Dental Benefits Summary

<b>OPTION 2</b>	PPO Dentist	Premier Dentist	Out-of-Network Dentist*
<b>Calendar Year Annual Dental Deductible</b>	\$25 indiv. \$75 family		
<b>Dental Maximum Benefit per Year (per member)</b>	\$2,500 per covered person		
<b>Orthodontia Lifetime Max</b>	\$1,000		
<b>Dependent Age Limit (end of birthday month)</b>	Up to age 26 (age 19 for Ortho benefits)		
Covered Services	Member Cost Share		
<b>Diagnostic / Preventive Care (once every 6 mos)</b> - Oral exams, cleanings, space maintainers - Brush Biopsy - X-rays - Emergency Care	No member cost	20%	20%
<b>Basic Services (deductible applies)</b> - Fillings & crown repair - Periodontic Services - Oral Surgery Services - Denture repair	20%	40%	40%
<b>Major Services (deductible applies)</b> - Endodontics - root canals - Crowns - Relines/rebase to dentures - Repair to bridges - Implant maintenance, repair and removal - Adjustments to complete or partial dentures - Bridges, implants and dentures	50%	50%	50%
<b>Orthodontia Services - Braces</b>	50%	50%	50%
<b>Dental Payroll Deductions - 26 Pay Periods</b>			
<b>Employee</b>	\$11.82		
<b>Employee + Spouse</b>	\$23.06		
<b>Employee + Child(ren)</b>	\$29.32		
<b>Family</b>	\$44.58		

\*When you receive services from a non-participating dentist, the non-participating dentist fee may be less than what your dentist charges and you are responsible for that difference.

You can purchase the Dental Plan even if you are not on the health plans.

# Voluntary Vision Plans



The Anthem medical plan no longer has the embedded vision coverage, but LFUCG employees now have two options to choose from for comprehensive vision care. Both plans are offered through EyeMed and providers can be found at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com).

## Vision Benefits Summary

In-Network <sup>1</sup>	EyeMed Base Plan	EyeMed Enhanced Plan
<b>Copays</b>		
Exams	\$5 Copay	\$5 Copay
<b>Lens Coverage</b>		
Single Vision Lenses	\$5 Copay	\$5 Copay
Lined Bifocal Lenses	\$5 Copay	\$5 Copay
Lined Trifocal Lenses	\$5 Copay	\$5 Copay
<b>Frames</b>		
	\$0 Copay, \$110 allowance then 20% off remaining balance	\$0 Copay, \$200 allowance then 20% off remaining balance
<b>Contact Lenses</b>		
Elective	\$0 Copay, \$110 allowance, then 15% off remaining balance	\$0 Copay, \$200 allowance then 15% off remaining balance
Disposable	\$0 Copay, \$110 allowance	\$0 Copay, \$200 allowance
Medically Necessary	Covered in full	Covered in full
<b>Service Frequency</b>		
Exam	12 Months	12 Months
Lenses	12 Months	12 Months
Frames	12 Months	12 Months
<b>Payroll Deductions - 26 Pay Periods</b>		
Employee	\$2.89	\$4.57
Employee + Spouse	\$5.45	\$8.61
Employee + Child(ren)	\$5.74	\$9.07
Family	\$8.40	\$13.27

1. For a complete listing of covered services, see the carrier's Certificate of Coverage and/or plan document. Please note the summary above is for In-Network benefits only.



Visit: [lexingtonky.gov/benefits](http://lexingtonky.gov/benefits)

You'll find summaries and contact information regarding:

- medical benefits
- pharmacy benefits
- dental benefits
- vision benefits
- health savings account
- flexible spending account
- Dr. Samuel Brown Health Center
- City Employee Pharmacy



## Group Life & AD&D Benefits

### BASIC TERM LIFE INSURANCE and ACCIDENTAL DEATH & DISMEMBERMENT

- ▶ \$25,000 – Bargaining Police, Fire and Corrections Employees
- ▶ \$20,000 – Non-bargaining Employees
- ▶ Coverage reduces by 50% @ age 70



- Dependent coverage through Prudential is available; however, you must elect optional life insurance for yourself.
- Life insurance for dependents may not exceed 50% of the employee benefit.



## Voluntary Supplemental Plans for 2020

### Why should I consider Supplemental Plans?

These plans are designed to pay direct to you and help provide peace of mind during medical life events. There are many different supplemental plans available. LFUCG has three available categories of Supplemental benefits; “Life Insurance Plans”, “Medical Related Plans”, and “Disability Income Plans”.

### Life Insurance Supplemental Plans

Some products offer Guaranteed Issue during your initial eligibility or open enrollment. Guaranteed Issue means coverage is available without the required medical questions and underwriting review. Some plans will have a 12/12 lookback period. Talk to your Star Robbins & Company Benefit Educators for more details.

#### ▶ Trustmark’s Universal Life Events with Long Term Care



With the Universal Life Events coverage, benefits can be paid as death benefits or living benefits, or a combination of both. This coverage is flexible to meet your needs and budget.

#### ▶ ManhattanLife: Whole Life Coverage - Voluntary Whole Life Coverage

##### Why do I need Whole Life coverage?

Whole life coverage is a simple, voluntary policy you can get at a reasonable cost during your working years, when you and your family need it most. It’s also a benefit that can stay in place when it’s time for retirement. Features include: Level Premiums, Guaranteed renewable, Accumulated Cash Value, and Death Benefit and Cash Value are guaranteed. You can keep your plan and continue to pay premiums even if you change employers.



#### ▶ Level Term Life Coverage: 10 Year or 20 Year



##### Why Do I need Term Life coverage?

Term Life gives you protection for a defined period of 10 or 20 years, and can supplement any other life plan you may have in place. You can keep your plan and continue to pay premiums even if you change employers. Coverage for your spouse and children is also available.



(Additional Voluntary Supplemental plans on next page)

# Voluntary Supplemental Plans for 2020

## Medical Related Supplemental Plans

Medical Related Supplemental Plans are designed to help cover out-of-pocket costs associated with medical care. These special policies provide needed financial support during unexpected life events which impact your ability to earn a paycheck. Supplemental benefits pay direct to you to help cover everyday expenses, such as mortgages, car payments, groceries, etc., so you can focus on getting well.

### ▶ Cancer Coverage



Cancer Coverage is perhaps the most popular of these medical related supplemental plans. The American Cancer Society reports “1 in every 3 women and 1 in every 2 men will have a cancer diagnosis.” LFUCG offers three levels of this important coverage.

### ▶ Critical Illness Coverage



Group Voluntary Critical Illness pays a lump sum cash benefit of \$10,000 or \$20,000 to help you cover out-of-pocket expenses associated with a covered Critical Illness, such as heart attack or stroke.

### ▶ Accident Coverage



There are activities that you or your family do on a daily basis that may lead to an accident or injury. Injuries can happen while playing Sports, Traveling, and even at Work. Allstate's Group Accident plan pays benefits for expenses associated with an accident and can help protect hard-earned savings should an on or off the job accidental injury occur.

### ▶ Group Indemnity Medical



Allstate's Group Indemnity Medical coverage helps pay out-of-pocket medical expenses associated with hospital confinements. It provides a cash benefit for initial and daily hospital confinement and daily intensive care confinement.

## Disability Income Supplemental Plans

One of our most valuable assets is our ability to work and earn a paycheck. Disability income provides a paycheck to you in the event you are disabled and cannot work. There are two types of coverage available. These two options can work in harmony with each other to provide both short-term and long-term disability benefits.

### ▶ Short-Term Disability Income Protection



Short-Term Disability protects your paycheck if you cannot work due to off the job illness or injury. You will have the ability to select the amount of coverage that coordinates best with your current sick pay. These benefits start after a short elimination period and pay for the first few months of a disability based on your selected coverage.

See a Star Robbins representative to enroll in this benefit.

### ▶ Long-Term Disability Income Protection



Long-Term Disability protects your income when short-term coverage ends and covers you to Social Security Normal Retirement Age, should you remain disabled. Why do you need it? Ask yourself this: If you get sick or hurt, how would you manage life without a paycheck? How long could you go without a paycheck? Would you be able to pay your mortgage or rent? Could you afford the new expenses that come with disability?

#### What's Covered?

Up to 60% of your basic annual earnings to a maximum of \$5,000 per month.

**NOTE: Guaranteed enrollment in the CIGNA LTD plan is only available as a new hire. Enrollment at any other time will require an Evidence of Insurability form and will be subject to approval by CIGNA Underwriting. Approval is not guaranteed outside of your initial eligibility.**

**If you want to apply for Long Term Disability during Open Enrollment, Evidence forms (available on the PeopleSoft portal) must be completed during open enrollment if you did not elect during your initial eligibility. Premiums will be taken from your paycheck effective in January. If your coverage is denied after payroll deductions begin, you will be refunded any premium deducted from your paycheck.**

## Voluntary Auto & Homeowners

The Lexington-Fayette Urban County Government employees qualify for auto and home discounts through Liberty Mutual's Group Savings Plus® program. What does this mean for you? It means a group discount of up to 10% off Liberty Mutual's already competitive auto and home insurance rates.



**Contact:** Joey Doom at **1-800-852-4419** or visit Liberty Mutual's website at [libertymutual.com/gsplfcug](http://libertymutual.com/gsplfcug) for contact information.

## Metro Employees Credit Union



Membership is available to employees of the LFUCG. To become a member of MECU simply stop by one of their offices, give them a call at **258-3990** or visit online at [metroemployeeescu.org](http://metroemployeeescu.org).

Metro Employees Credit Union is proud to offer its' members a variety of savings and loan products including the following:

- Share draft checking
- Borrowing opportunities
- Savings and investment opportunities
- Payroll deduction is available

## YMCA



The YMCA has waived the joining fee and discounted the membership rates for LFUCG employees. LFUCG supplements a portion of the membership rate so this gives you a great value. Employee rates may vary by location and contract year. Check the new benefits website or call your local YMCA for current rates that apply. Membership rates are subject to Kentucky sales tax.

**Contact the YMCA directly** to set up your membership. How do you join? Stop by one of the YMCA locations and tour the YMCA facility. **YOU WILL NEED TO BRING YOUR LFUCG ID OR A PAYCHECK STUB FOR EMPLOYMENT VERIFICATION.**

**Beaumont Centre Family YMCA**  
3250 Beaumont Centre Circle  
Lexington, KY 40513  
859-219-9622

**High Street YMCA**  
239 E. High Street  
Lexington, KY 40507  
859-254-9622

**North Lexington Family YMCA**  
381 W. Loudon Ave.  
Lexington, KY 40508  
859-258-9622

**Whitaker Family YMCA**  
2681 Old Rosebud Rd.  
Lexington, KY 40509  
859-543-9622

**LFUCG employees and part-time employees who are eligible to receive benefits may participate.**

## Retirement Planning

### ICMA-RC DEFERRED COMPENSATION: 26 pay period calculation



**Contact:** Call Customer Service at:

- **1-800-669-7400**
- **1-866-339-8796**
- fax **202-682-6439**

Forms are also available on-line at [lexingtonky.gov/benefits](http://lexingtonky.gov/benefits)

- 457 deferred compensation plan Enrollment form required only if you are opening a NEW ACCOUNT
- Traditional / IRA Roth option available but must meet criteria for opening the account (after-tax deduction)
- Minimum contribution of \$15.00 per paycheck

#### Plan Features:

1. Loans and hardship withdrawals are available
2. Offers advice services to help manage your deferred compensation account
3. One on One Appointments are available

### KY DEFERRED COMP: 26 pay period calculation



**Contact:** Call Customer Service at **1-800-542-2667**; fax **502-573-4494**; or visit Kentucky Deferred Comp's website at [kentuckydcp.com](http://kentuckydcp.com) for contact information.

Forms are also available on-line at [lexingtonky.gov/benefits](http://lexingtonky.gov/benefits)

- **A form is REQUIRED** for all changes to your account as well as opening a NEW ACCOUNT - they request that you mail it to them at the address on the form, or fax it to them at the number above.
- A 401(k) Plan and 457(b) accounts - Minimum contribution of \$14 per paycheck.
- Traditional / Roth IRA available if in 401 or 457 through LFUCG (after-tax deduction).

## CONTACTS AT-A-GLANCE

QUESTIONS	COMPANY	WHO ARE THEY?	TELEPHONE	WEB ADDRESS
Medical Benefits Information	 Anthem	Insurance Company	1-844-812-9209	anthem.com
Pharmacy Benefits Information	 IngenioRx	IngenioRx Member Services	1-833-288-4294	anthem.com
	 Anthem	Home Delivery		
Dental Benefits Information	 DELTA DENTAL	Customer Service	1-800-955-2030 Group # M00034	deltadentalky.com
Voluntary Vision Benefits Information	 eye med	Customer Service	1-866-299-1358	eyemedvisioncare.com
FSA Information	 CHARDSNYDER Benefit Solutions	Flex Spending Customer Service	1-800-982-7715	chard-snyder.com
HSA Help Center	 HealthEquity	HSA Personal Help Center HSA General Information	1-866-346-5800	myhealthequity.com healthequity.com/LFUCG
Group Life/AD&D Information	 Prudential	Deron Smith	859-685-6588	deron.smith@assuredprnl.com
Voluntary Short-Term Disability Information	 Trustmark BANKING · INVESTMENTS · INSURANCE	Star Robbins & Co. Claims Support	1-800-486-7721	starrobbins.com
Voluntary Long-Term Disability Information	 Cigna.	<b>To report a claim:</b>	1-800-362-4462	N/A
		Star Robbins & Co. <b>Plan Information</b>	1-800-486-7721	starrobbins.com
Vol. Cancer, Critical Illness, Accident Assistance & Hospital Indemnity Info	 Allstate.	Star Robbins & Co. Claims Support	1-800-486-7721	starrobbins.com
Voluntary Individual Term Life Information	 ManhattanLife	Star Robbins & Co. Claims Support	1-800-486-7721	starrobbins.com
Voluntary Whole Life Information	 ManhattanLife	Star Robbins & Co. Claims Support	1-800-486-7721	starrobbins.com
Voluntary Universal Life Information	 Trustmark BANKING · INVESTMENTS · INSURANCE	Star Robbins & Co. Claims Support	1-800-486-7721	starrobbins.com
ICMA-RC Deferred Compensation Information	 ICMARC	Customer Service	1-800-669-7400 or 1-866-339-8796 Fax: 202-682-6439	icmarc.org
KY Deferred Comp - 457/401(k) Information	 Kentucky Deferred Comp	Customer Support	1-800-542-2667 Fax: 502-573-4494	kentuckydcp.com
Voluntary Auto & Homeowners Information	 Liberty Mutual	Joey Doom	1-800-852-4419	libertymutual.com/ gsplfucg
Metro Employees Credit Union Information	 METRO EMPLOYEES CREDIT UNION	Customer Service	859-258-3990	metroemployeeescu.org

The benefits overview is intended for summary purposes only. It is not to be relied upon for the determination of any policy benefits, limitations or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.



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