

2025



Employee Benefits



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City of Grand Prairie is proud to support our employees' overall wellbeing with a variety of benefit options. This guide offers details on our 2025 offerings for you and your family. Contact the Human Resources department with any questions.

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See **page 37** for important information concerning Medicare Part D coverage.

In this Guide, we use the term company to refer to the City of Grand Prairie. This Guide is intended to describe the eligibility requirements, enrollment procedures, and coverage effective dates for the benefits offered by the company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

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Welcome

City of Grand Prairie appreciates the hard work and dedication you bring to our team every day. To do our part, we are committed to keeping your benefits affordable and beneficial for you and your eligible family members.

City of Grand Prairie strives to provide benefits that:

- » Meet your needs
- » Are easy to understand and use
- » Provide excellent value for affordable costs

To be your healthiest and help keep costs down, we ask that you take advantage of the provided wellness activities and preventive features.

This guide is designed to assist you and your family in making the best choices for your needs in 2024. It contains explanations of each benefit, contact information for benefits vendors, and costs you can expect for each benefit. Please review this guide in its entirety and keep as a resource throughout the year.

Any questions?

We're here to help. Contact Human Resources at 972-237-8192.

	COVERAGE ENDS ON THE LAST DAY OF EMPLOYMENT	COVERAGE ENDS ON THE LAST DAY OF THE MONTH OF THE QUALIFYING EVENT
EMPLOYEE ASSISTANCE PROGRAM	X	
401(k) SAVINGS PLAN	X	
MEDICAL, DENTAL, VISION		X
FLEXIBLE SPENDING ACCOUNT (FSA)	X	
BASIC AND VOLUNTARY GROUP TERM LIFE	X	
VOLUNTARY AD&D	X	
VOLUNTARY CRITICAL ILLNESS	X	
VOLUNTARY ACCIDENT COVERAGE	X	
LONG TERM DISABILITY	X	
HOSPITAL INDEMNITY	X	

Note: If your coverage terminates, you may be eligible to continue medical, dental, vision, and Flexible Spending Account coverage under COBRA provisions.

4 Eligibility and Enrollment

The City of Grand Prairie's benefits are designed to support your unique needs.

Eligibility

If you are a full-time employee of the City of Grand Prairie, you are eligible to participate in medical, dental, vision, life and disability plans, and additional benefits.

Coverage Dates

Your elections are effective the first of the month following your date of hire. Benefits cannot be changed until the next enrollment period unless you experience a Qualifying Life Event.

Dependents

Dependents eligible for coverage include:

- » Your legal spouse.
- » Children under the age of 26 (includes birth children, stepchildren, legally adopted children, children placed for adoption, foster children, and children for whom you or your spouse have legal guardianship).
- » Dependent children 26 or more years old, unmarried, and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a dependent under this plan (periodic certification may be required).

Verification of dependent eligibility may be required upon enrollment.



Now's the Time to Enroll!

What are Qualifying Life Events?

You can update your benefits when you start a new job or during Open Enrollment each year. But changes in your life called Qualifying Life Events (QLEs) determined by the IRS can allow you to enroll in health insurance or make changes outside of these times.

When a Qualifying Life Event occurs, you have 30 days to request changes to your coverage.
Your change in coverage must be consistent with your change in status.



A change in the number of dependents (through birth or adoption or if a child is no longer an eligible dependent)



A change in a spouse's employment status (resulting in a loss or gain of coverage)



A change in employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility



Entitlement to Medicare or Medicaid



Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP)



Death in the family (leading to change in dependents or loss of coverage)



Turning 26 and losing coverage through a parent's plan



Changes in address or location that may affect coverage



Eligibility for coverage through the Marketplace ([Healthcare.gov](https://www.healthcare.gov))



A change in your legal marital status (marriage, divorce, or legal separation)

Reach out to the City of Grand Prairie's Human Resources with questions regarding specific life events and your ability to request changes. Don't miss out on a chance to update your benefits!

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Ready for Open Enrollment?

The City of Grand Prairie covers a significant amount of your benefit costs. Your contributions for medical, dental, and vision benefits are deducted on a pre-tax basis, which reduces the amount you're required to pay taxes on. Employee contributions vary depending on the level of coverage you select — typically, the more coverage you have, the more you'll pay up-front for it.

Open Enrollment Action Items



Update your personal information.

Confirm your mailing address and phone number are up to date.



Double-check covered medications.

If you make any changes to your plan, consider how it affects your prescriptions (i.e. will their costs go up or down?).



Review available plans' deductibles.

Think you may have more medical needs than usual this year? You might want a lower deductible. If not, you could switch to a higher deductible plan and enjoy lower monthly premiums.



Consider your HSA or FSA.

An HSA or FSA can help cover healthcare costs, including dental and vision services and prescriptions. Adding one of these accounts to your benefits can help with your long-term financial goals.



Check your networks.

Receiving care by in-network providers often saves you money. Check for any plan changes to make sure your go-to providers and pharmacy are still your best bet.



7 Wellness

Do you make your good health a priority every day? The City of Grand Prairie is here to help. All medical plan enrolled employees and spouses are welcome to participate and the program is completely confidential.

Tobacco User Surcharge

Quitting is more than an ending – it's a fresh start! We want to support your quitting journey and save you money. The City of Grand Prairie has a \$30 monthly tobacco/nicotine user surcharge to help control employee medical premium costs. This surcharge applies to any employee enrolled in the medical plan who attests to using tobacco/nicotine products within the last 90 days.

Tobacco/nicotine products are defined as any product made with or derived from tobacco that is intended for human consumption, including any component, part, or accessory of a tobacco or nicotine product. This includes, but is not limited to, cigarettes, vapor/e-cigarettes, cigars, pipes, chewing tobacco, snuff/dip, bidis, hookah, and any other tobacco/nicotine product.

If the employee does not currently meet the tobacco-free requirement, their \$30 monthly surcharge may be removed for the remainder of the year if they complete a tobacco cessation program, are tobacco free for 90 days, and complete a new tobacco affidavit. A new tobacco affidavit must be completed annually by all benefit-eligible employees. Contact HR for more details.

Note

According to the CDC, quitting smoking improves your health and quality of life and can even add up to 10 years to your life expectancy!

Well onTarget

The Well onTarget Member Wellness Portal at wellontarget.com provides you with tools to help you set and reach your wellness goals. The portal is user-friendly, so you can find everything you need quickly and easily. Explore your wellness world to find a wide variety of health and wellness resources including:

Health Tools and Trackers

The tracker lets you record how much sleep you get, your stress levels, your blood pressure readings, and your cholesterol levels. It also offers a symptom checker and helps you decide if you should see a doctor.

Fitness Tracking

You can see where you are today compared to where you were when you started. You can also read the latest health news, check your activity progress, and more.

These programs are interactive and include learning activities and content that focus on behavioral changes to reinforce healthier habits. These educational programs inform you about symptoms, treatment options and lifestyle changes.

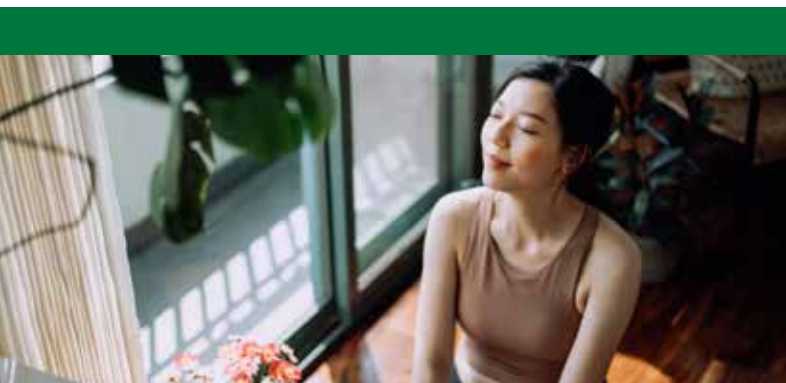
Blue Points Rewards

Well onTarget understands how hard it can be to maintain a healthy lifestyle. Sometimes, you may need a little motivation. That's why we offer the Blue Points program. This program may help you get on track and stay on track to reach your wellness goals.

With the Blue Points program, you will be able to earn points for regularly participating in many different healthy activities. You can redeem these points in the online shopping mall, which provides a wide variety of merchandise.

It's Easy to Get Started!

Contact Customer Service at 877-806-9380 or go to wellontarget.com.



You visit your doctor when you're feeling sick, and you exercise and eat healthy to keep your body strong. But your mental health is just as important. What do you do to stay healthy mentally? Do you know where you can go when you need help? Whether you need assistance with work-life balance or anxiety, there are resources available to help you out.

Employee Assistance Program

We're here for you when you need help. Our Employee Assistance Program (EAP) helps you and your family manage your total health, including mental, emotional, and physical. And there's no cost to you – whether or not you're enrolled in a company-sponsored medical plan.

Through the EAP, you have access to mental health assistance and legal and financial help from professionals. You also have 24-hour access to helpful resources by phone and a designated number of face-to-face visits per issue with a licensed professional. All services provided are confidential and will not be shared with the City of Grand Prairie. You may access information, benefits, educational materials, and more by phone at 866-327-2400 or online at deeroakseap.com.

Alliance Work Partners EAP – Police and Fire Personnel

Alliance Work Partners (AWP) provides employee assistance program (EAP) services for Police and Fire personnel and their families. This benefit covers six short-term counseling visits in a convenient location at no cost. AWP provides intake, counseling, guidance, assessment, referral, crisis intervention, and follow-up services for employees and their family members who are experiencing problems which may affect work performance and personal wellbeing.

Problems to be addressed may include, but are not limited to, child and elder care resources, marital difficulties, parenting support, anger management, communication skills, grief and bereavement, alcohol/substance abuse, career management, self-improvement plans, and more.

Special efforts are made to use internal counseling resources and affiliates whenever possible. If outside care is required, AWP will refer the client to the treatment resources AWP deems appropriate. AWP counselors and affiliates have access to a database of over 8,000 community resources, in addition to working with the city's medical plans, to recommend quality and affordable services to clients that are covered by insurance if possible.

To learn more, visit awpnow.com (registration code: AWP-CGPPF-5097) or 800-343-3822.

Mental Health and Your Medical Plan

When your covered EAP services run out, the medical plan covers behavioral and mental health services. Coverage includes virtual therapy from BCBS MDLive. Via video or telephone, you can receive confidential 1-on-1 counseling from the privacy and convenience of your home. Your licensed virtual therapist may provide a diagnosis, treatment, and medication if needed. You can see the same therapist with each appointment and establish an ongoing relationship. See plan documents for specifics on coverage for inpatient and outpatient services. Your health plan coverage also includes Learn to Live, which offers a variety of digital programs for Cognitive Behavioral Therapy (CBT). Visit learntolive.com/welcome/BCBSTX for more information or to sign up.



An important aspect of your overall wellbeing is emotional wellness — the ability to successfully adapt to changes and challenges as they arrive and handle life’s stresses. These five actions have been shown to improve emotional wellness.

The Big Five of Emotional Wellness



Practice mindfulness.

Practice deep breathing, take a walk, enjoy nature, and stay present in each moment.



Strengthen social connections.

Reach out to a friend or family member daily — even if it’s just a call or text.



Get quality sleep.

Keep a consistent sleep schedule and limit electronic use before bed.



Improve your outlook.

Treat people with kindness, including yourself.



Deal with your stress in healthy ways.

Think positively, exercise regularly, and set priorities.

Other Mental Health Resources

No matter your problem, whether you’re a manager or entry-level employee, don’t be afraid to ask for help. There are resources available 24/7.



988 Suicide & Crisis Lifeline

Dial 988 to be connected with 24/7/365 emotional support.

Free, confidential crisis counseling, including appropriate follow-up services, is available no matter where you live in the United States.



Crisis Text Line

Text “HOME” to 741741

Send a text 24/7 to the Crisis Text Line to speak with a crisis counselor who can provide support and information. Standard text messaging rates may apply.



War Vet Call Center

Veterans and their families call 877-WAR-VETS (877-927-8387) to talk about their military experience and/or readjustment to civilian life.

Call 911 if you or someone you know is in immediate danger or go to the nearest emergency room.

Note

According to the National Institute of Mental Health, it is estimated that more than one in five U.S. adults live with a mental illness.

10 Medical Benefits

Medical benefits are provided through BlueCross BlueShield of Texas. Consider the physician networks, premiums, and out-of-pocket costs for each plan when making a selection. Keep in mind your choice is effective for the entire 2025 plan year unless you have a Qualifying Life Event.

Medical Premiums

Premium contributions for medical are deducted from your paycheck on a pre-tax basis. Your level of coverage determines your monthly contributions.

Our Plans are Self-Funded

Our medical, and pharmacy plans are self-funded. What does that mean? Rather than paying fixed premiums to an insurance carrier as with fully insured plans, the City of Grand Prairie has more control over the plan we select for our employees. Together, the Company and employees share the cost of healthcare.

Healthcare Cost Transparency

There are so many different providers and varying costs for healthcare services – how do you choose? Online services called healthcare cost transparency tools can help. Available through most health insurance carriers, these tools allow you to compare costs for services, from prescriptions to major surgeries, to make your choices simpler. Visit bcbstx.com to learn more.

How to Find a Provider

Visit www.bcbstx.com or call Customer Care at 855-357-5229 for a list of BlueCross BlueShield of Texas network providers.



	HDHP	EPO
MONTHLY CONTRIBUTIONS*		
EMPLOYEE ONLY	\$35	\$85
EMPLOYEE + SPOUSE	\$210	\$340
EMPLOYEE + CHILD(REN)	\$125	\$245
EMPLOYEE + FAMILY	\$345	\$485
	IN-NETWORK	IN-NETWORK
CALENDAR YEAR DEDUCTIBLE		
INDIVIDUAL	\$3,300	\$1,500
FAMILY	\$6,600	\$3,000
COINSURANCE (PLAN PAYS)	80%**	80%**
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (MAXIMUM INCLUDES DEDUCTIBLE)		
INDIVIDUAL	\$6,000	\$6,000
FAMILY	\$12,000	\$12,000
COPAYS/COINSURANCE		
PREVENTIVE CARE	No charge	No charge
PRIMARY CARE	Plan pays 80%/ You pay 20%**	\$35 copay
SPECIALIST SERVICES	Plan pays 80%/ You pay 20%**	\$60 copay
DIAGNOSTIC CARE	Plan pays 100%**	No charge
MENTAL HEALTH – INPATIENT	Plan pays 80%/ You pay 20%**	80%**
MENTAL HEALTH – OUTPATIENT	Plan pays 80%/ You pay 20%**	\$35 copay
URGENT CARE	Plan pays 80%/ You pay 20%**	\$75 copay
EMERGENCY ROOM	Plan pays 80%/ You pay 20%**	\$300 copay, plus 20%**

*If you are a tobacco user, a \$30 monthly surcharge will be added to the rates listed above.
**After deductible

Deductibles

The individual deductible amount must be met by each member enrolled under your medical coverage. If you have several covered dependents, all charges used to apply toward a “per individual” deductible amount will also be applied toward the “per family” deductible amount. When the family deductible amount is reached, no further individual deductibles will have to be met for the remainder of that plan year. No member may contribute more than the individual deductible amount to the “per family” deductible amount. The same typically applies for the out-of-pocket maximum.

11 How to Pick a Plan

What plan is right for you? Consider any medical needs you foresee for the upcoming plan year, your overall health, and any medications you currently take.

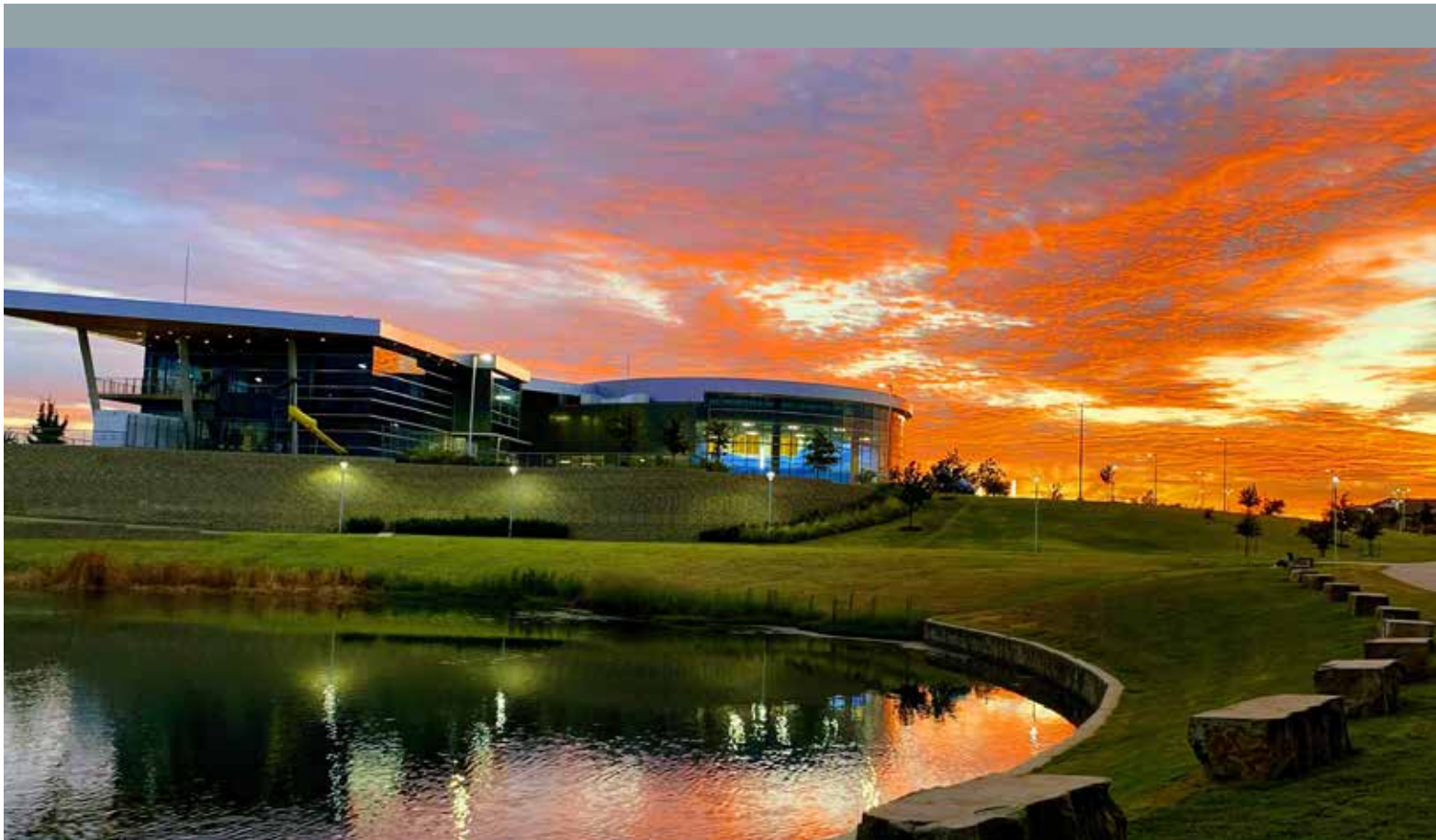
How does a HDHP (High Deductible Health Plan) work?

- » You'll pay less in premiums. (Think less money from your paycheck.)
- » You'll pay for the full cost of non-preventive medical services until you reach your deductible.
- » You can also use a Health Savings Account in conjunction, which provides a safety net for unexpected medical costs and tax advantages.
- » If you expect to mostly use preventive care (which is covered), this plan could be for you.

How does an EPO (Exclusive Provider Organization) plan work?

An EPO is an exclusive provider organization that does not cover out-of-network care except in the case of a true emergency.

- » You'll pay more in premiums, but you will pay less out of pocket when you need medical care.
- » The cost to see an in-network Primary Care doctor is only \$35.
- » You can use an FSA in conjunction, which allows you to set aside tax-free dollars for qualified expenses.
- » If you do not want to pay the full cost for medical care up front, this plan could be for you.



12 Out-of-Pocket Costs

These are the types of payments you're responsible for:

Copay

The fixed amount you pay for healthcare services at the time you receive them.

Coinsurance

Your percentage of the cost of a covered service. If your office visit is \$100 and your coinsurance is 20% (and you've met your deductible but not your out-of-pocket maximum), your payment would be \$20.

Deductible

The amount you must pay for covered services before your insurance begins paying its portion/coinsurance.

Out-of-Pocket Maximum

The most you will pay during the plan year before your insurance begins to pay 100% of the allowed amount.

13 Health Savings Account

Your HSA can be used for qualified expenses for you, your spouse, and/or tax dependent(s), even if they're not covered by your plan. If you are not currently enrolled in a HDHP but you have unused HSA funds from a previous account, those funds can still be used for qualified expenses.

WEX will issue you a debit card with direct access to your account balance. Use your debit card to pay for qualified medical expenses – no need to submit receipts for reimbursement. Like a regular debit card, you must have a balance in your HSA account to use the card.

Eligible expenses include doctors' visits, eye exams, prescription expenses, laser eye surgery, menstrual products, PPE, over-the-counter medications, and more. Visit IRS Publication 502 on www.irs.gov for a complete list.

Eligibility

You are eligible to contribute to an HSA if:

- » You are enrolled in an HSA-eligible High Deductible Health Plan.
- » You are not covered by your spouse's or parent's non-HDHP.
- » You or your spouse does not have a Healthcare Flexible Spending Account or Health Reimbursement Account.
- » You are not eligible to be claimed as a dependent on someone else's tax return.
- » You are not enrolled in Medicare or TRICARE.
- » You have not received Department of Veterans Affairs medical benefits in the past 90 days for non-service-related care. (Service-related care will not be taken into consideration.)



Note

Because HSA funds never expire, contributing your annual maximum to your HSA can help you save to pay for healthcare expenses tax-free after retirement.

You Own Your HSA

Your HSA is a personal bank account that you own and manage. You decide how much you contribute, when to use the money for medical services and when to reimburse yourself. You can save and roll over HSA funds to the next year if you don't spend them all in the calendar year. You can even let funds accumulate year over year to use for eligible expenses in retirement. HSA funds are also portable if you change plans or jobs. There are no vesting requirements (you own all contributed HSA funds immediately) or forfeiture provisions (you keep all HSA funds whether you leave the company or retire).

How to Enroll

To enroll in the City of Grand Prairie's HSA, you must elect the HDHP with the City of Grand Prairie. Submit all HSA enrollment materials and choose the amount to contribute on a pre-tax basis. The City of Grand Prairie will establish an HSA account in your name and send in your contribution once bank account information has been provided and verified.

HSAs and Taxes

HSA contributions are made through payroll deduction on a pre-tax basis when you open an account with WEX. The money in your HSA (including interest and investment earnings) grows tax-free. When the funds are used for qualified medical expenses, they are spent tax-free.

Per IRS regulations, if HSA funds are used for purposes other than qualified medical expenses and you are younger than age 65, you must pay federal income tax on the amount withdrawn, plus a 20% penalty tax. This is why it's important to know what medical expenses qualify for HSA use and to keep track of where you spend your HSA funds.

HSA Funding Limits

The IRS places an annual limit on the maximum amount that can be contributed to HSAs. For 2025, contributions are limited to the following:

HSA FUNDING LIMITS	
EMPLOYEE	\$4,300
FAMILY	\$8,550
CATCH-UP CONTRIBUTION (AGES 55+)	\$1,000

HSA contributions over the IRS annual contribution limits (\$4,300 for individual coverage and \$8,550 for family coverage for 2025) are not tax deductible and are generally subject to a 6% excise tax.

If you've contributed too much to your HSA this year, you have two options:

- » Remove the excess contributions and the net income attributable to the excess contribution before you file your federal income tax return (including extensions). You'll pay income taxes on the excess removed but won't have to pay a penalty tax.
- » Leave the excess contributions in your HSA and pay 6% excise tax on them. Next year consider contributing less than the annual limit to your HSA.

The City of Grand Prairie HSA is established with WEX. You may be able to roll over funds from another HSA. For more enrollment information, contact Human Resources or visit wexinc.com.



15 Flexible Spending Accounts

Take control of your spending! A Flexible Spending Account (FSA) is a special tax-free account you put money into to pay for certain out-of-pocket expenses.

Healthcare Flexible Spending Account

You can contribute up to \$3,300 annually for qualified medical expenses (deductibles, copays, coinsurance, menstrual products, PPE, over-the-counter medications, etc.) with pre-tax dollars, which reduces your taxable income and increases your take-home pay. You can even pay for eligible expenses with an FSA debit card at the same time you receive them – no waiting for reimbursement.

Dependent Care Flexible Spending Account

In addition to the Healthcare FSA, you may opt to participate in the Dependent Care FSA – even if you don't elect any other benefits. Set aside pre-tax funds into a Dependent Care FSA for expenses associated with caring for elderly or child dependents. Unlike the Healthcare FSA, reimbursement from your Dependent Care FSA is limited to the total amount that is currently deposited in your account.

- » With the Dependent Care FSA, you can set aside up to \$5,000 to pay for child or elder care expenses on a pre-tax basis.
- » Eligible dependents include children under 13 and a spouse or other individual who is physically or mentally incapable of self-care and has the same principal place of residence as the employee for more than half the year.
- » You must provide the tax identification number or Social Security number of the party providing care to be reimbursed.

This account covers dependent day care expenses that are necessary for you and your spouse to work or attend school full time. Eligible expenses include:

- » In-home babysitting services (not provided by a dependent)
- » Care of a preschool child by a licensed nursery or day care provider
- » Before- and after-school care
- » Day camp
- » In-house dependent day care

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the FSA programs. Check with your tax advisor to determine if any exceptions apply.



Using the Account

Use your FSA debit card at doctor and dentist offices, pharmacies, and vision service providers. It cannot be used at locations that do not offer services under the plan, unless the provider has also complied with IRS regulations. The transaction will be denied if you use the card at an ineligible location.

Submit a claim form along with the required documentation. Contact TASC with reimbursement questions. If you need to submit a receipt, TASC will notify you. Always save receipts for your records.

While FSA debit cards allow you to pay for services at point of sale, they do not remove the IRS regulations for substantiation. Always keep receipts and Explanation of Benefits (EOBs) for any debit card charges in case you need to prove an expense was eligible. Without proof an expense was valid, your card could be turned off and the expense deemed taxable.

General Rules

The IRS has the following rules for Healthcare and Dependent Care FSAs:

- » Expenses must occur during the 2025 plan year.
- » Funds cannot be transferred between FSAs.
- » You are not permitted to claim the same expenses on both your federal income taxes and Dependent Care FSA.
- » You must “use it or lose it” – any unused funds will be forfeited.
- » Up to \$660 may be rolled over to the next plan year at the end of 2025 for Healthcare FSAs.
- » You cannot change your FSA election in the middle of the plan year without a Qualifying Life Event.
- » Terminated employees have ninety (90) days following termination to submit FSA claims for reimbursement.
- » Those considered highly compensated employees (family gross earnings were \$155,000 or more last year) may have different FSA contribution limits. Visit www.irs.gov for more info.

Note

The Dependent Care FSA is not to be used for medical expenses, nor is it the same as electing medical coverage for dependents.



17 FSA vs HSA

Flexible Spending Accounts

Health Savings Account

Your employer owns your FSA. If you leave your employer, you lose access to the account unless you have a COBRA right.



OWNERSHIP

You own your HSA. It is a savings account in your name, and you always have access to the funds, even if you change jobs.

You can elect a Healthcare FSA even if you waive other coverage. You cannot make changes to your contribution during the Plan Year without a Qualifying Life Event. You cannot be enrolled in both a Healthcare FSA and an HSA.



ELIGIBILITY & ENROLLMENT

You must be enrolled in a Qualified HDHP to contribute money to your HSA. You cannot be covered by a spouse's non-High Deductible plan or a spouse's FSA or enrolled in Medicare or TRICARE. You can change your contribution at any time during the Plan Year.

FSA contributions are tax-free via payroll deduction. Funds are spent tax-free when used for qualified expenses.



TAXATION

HSA contributions are tax-free; the account grows tax-free; and funds are spent tax-free on qualified expenses.

You must contribute at least \$120 annually (\$5 per paycheck) and can contribute up to \$3,300 in 2025 to an FSA. This amount may be increased annually.



CONTRIBUTIONS

You can contribute up to \$4,300 in 2025 (up to \$8,550 for families). Ages 55+ can make an annual \$1,000 "catch-up" HSA contribution.

Some plans include an FSA debit card to pay for eligible expenses. If not, you pay up front and submit receipts for reimbursement.



PAYMENT

Many HSAs include a debit card to pay for qualified expenses directly. Alternatively, you can save funds for future expenses or retirement.

Any unclaimed funds at the end of the year are forfeited. Exceptions include an allowed rollover amount.



ROLLOVER OR GRACE PERIOD

HSA funds roll over from year to year. The account is portable and may be used for future qualified expenses – even in retirement years.

Physician services, hospital services, prescriptions, menstrual products, PPE, over-the-counter medications, dental care, and vision care. A full list is available at www.irs.gov.



QUALIFIED EXPENSES

Physician services, hospital services, prescriptions, menstrual products, PPE, over-the-counter medications, dental care, vision care, Medicare Part D plans, COBRA premiums, and long-term care premiums. A full list is available at www.irs.gov.

Dependent Care FSA (pre-tax dollars can be used for elder or child dependent care) and Limited Use FSA (used to pay for eligible dental and vision expenses).



OTHER TYPES

There is only one type of HSA.

18 BCBS Added Benefits

For employees and their eligible dependents enrolled in one of the City's Medical Plans. The BCBS added benefits are no additional cost to the members covered on the City's plan.

Livongo for Diabetes

The Livongo for Diabetes program is a health benefit that combines advanced technology with coaching to support you with your diabetes. Those enrolled into one of the City's medical plans that meet certain medical criteria will receive a connected glucose meter, unlimited strips and lancets, personalized insights with each reading, and access to Certified Diabetes Educators. The program is provided to you and your eligible family members with diabetes and coverage on the City's medical plan.

To learn more about Livongo for Diabetes, visit www.livongo.com/diabetes.

Livongo for Hypertension

The Livongo for Hypertension program is a health benefit that helps you easily manage your high blood pressure with advanced technology and personalized coaching. Those enrolled into one of the City's medical plans that meet certain medical criteria will receive a connected blood pressure monitor with a sleek carrying case, mobile application to keep track of all of your readings, personalized insights with each reading, and access to Livongo's expert health coaches when you need it. This program is provided to you and your eligible family members with high blood pressure and coverage on the City's medical plan.

To learn more about Livongo for Hypertension, visit www.livongo.com/hypertension.

Omada

The Omada program helps you reduce your risk of prediabetes and chronic disease through nutrition guidance, weight loss, and customized health coaching. This program will help you build healthy routines around what you love to do and where you want the most support. You will receive a wireless smart scale, mobile application to track your health progress, access to peer groups, and a dedicated health coach for the support you need to get going and keep going. This program is provided to you and your eligible family members with coverage on one of the City's medical plans.

To learn more about Omada, visit www.omadahealth.com/gptx.

Hinge Health

Say goodbye to traditional physical therapy with the Hinge Health program. Hinge Health goes beyond traditional physical therapy to help you take control of back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain free. You will receive app-guided exercise therapy that includes 15-minute sessions to reduce pain and increase strength and mobility, free tablet, and wearable sensors that provide live feedback on your form in the Hinge Health app, and access to a personal health coach or physical therapist at any time. Your Hinge Health care plan can be done from anywhere and whenever works best for your schedule in their convenient app. That means never rushing to an appointment or worrying about copays.

To learn more about Hinge Health, call 855-902-2777, visit www.hingehealth.com/gptx or email hello@hingehealth.com.





SmartER

SmartER Care helps guide you to know where to go for medical care and can make a big difference in cost and time. The 24/7 Nurseline helps identify options when you or a family member has a health problem or concern.

Urgent Care or Freestanding Emergency Room

Urgent care centers and freestanding ERs can be hard to tell apart. Freestanding ERs treat most major injuries, except for trauma, but costs may be higher. Unlike urgent care centers, freestanding ERs are often out of network and may charge patients up to 10 times more for the same services.

Ways to know if you are at a freestanding ER:

- » Look like urgent care centers, but have the word "Emergency" in their name or on the building
- » Are open 24 hours a day, seven days a week
- » Are not attached to and may not be affiliated with a hospital
- » Are subject to the same ER member share which may include a copay, coinsurance, and applicable deductible

Need to Find an Urgent Care?

Text URGENTTX to 33633.



SurgeryPlus™

Have an upcoming surgery? The City of Grand Prairie offers a supplemental benefit for planned non-emergency surgeries. SurgeryPlus™ provides a personalized concierge experience with a dedicated Care Advocate, as well as access to high-quality care through a network of providers. By using SurgeryPlus™, you may save money through waived coinsurance. SurgeryPlus™ is a part of the City of Grand Prairie's medical benefits for you and your dependents. When you call SurgeryPlus™, a Care Advocate can help you:

- » Choose the right surgeon
- » Schedule appointments
- » Coordinate medical record transfers and travel arrangements
- » Provide all the information you need as you make your healthcare decisions

Covered procedures may include orthopedics, spine, general surgery, gynecology, ear nose and throat, gastrointestinal, cardiac, and pain management. To learn more about SurgeryPlus, visit gptx.surgeryplus.com. Click "Register Now" and then complete all necessary fields along with the access code: Raving Fans!

Airrosti

The city invites medical plan members who suffer from back, neck, or other chronic pain or injuries to try Airrosti for aches, pains, and muscle pulls. This may reduce the likelihood of surgery, pharmaceuticals, or injections. Airrosti is a non-surgical rapid recovery treatment designed to eliminate pain and soft tissue injuries in an average of three treatments (based on historical outcomes). For City of Grand Prairie employees, dependents, and retirees on the BCBSTX health plan, Airrosti visits are set at a \$20 copay for EPO plan members and subject to deductible and coinsurance for HDHP members.

To learn more about Airrosti, call 800-404-6050 or visit www.airrosti.com.

20 Preventive Care

Routine checkups and screenings are considered preventive, so they're often paid at 100% by your insurance. Some common covered services include:



Wellness visits, physicals, and standard immunizations



Screenings for blood pressure, cancer, cholesterol, depression, obesity, and diabetes



Pediatric screenings for hearing, vision, obesity, and developmental disorders



Anemia screenings, breastfeeding support, and pumps for pregnant and nursing women



Iron supplements (for infants at risk for anemia)



It's important to take advantage of these covered services. But remember that diagnostic care to identify health risks is covered according to plan benefits, even if done during a preventive care visit. So, if your doctor finds a new condition or potential risk during your appointment, the services may be billed as diagnostic medicine and result in some out-of-pocket costs. Read over your benefit summary to see what specific preventive services are provided to you.

What vaccines are covered 100% under preventive care?

Many vaccines are covered under preventive care when delivered by a doctor or provider in your plan's network. These include chickenpox, flu, shingles and tetanus. For a full list, visit www.healthcare.gov/preventive-care-adults.

21 Where to Go for Care

You're feeling sick, but your primary care physician is booked through the end of the month. You have a question about the side effects of a new prescription, but the pharmacy is closed. Or you're on vacation and are under the weather. Instead of rushing to the emergency room or relying on questionable information from the internet, consider all of your site-of-care options.



SmartER 24/7 Nurse Line – 800-581-0393

When to Use

You need a quick answer to a health issue that does not require immediate medical treatment or a physician visit.

Types of Care*

Answers to questions regarding:

- » Symptoms
- » Self-care/home treatments
- » Medications and side effects
- » When to seek care

Costs and Time Considerations

- » Available 24 hours a day, 7 days a week
- » No cost to you as part of the SmartER Care Program



Virtual Visit With MDLive (\$)

When to Use

You need care for minor illnesses and ailments but would prefer not to leave home. These services are available by phone and online (via webcam).

Types of Care*

- » Cold & flu symptoms
- » Bronchitis
- » Urinary tract infection
- » Sinus problems

Costs and Time Considerations

- » EPO Plan – \$25 Copay | HDHP – Deductible & Coinsurance
- » Typically immediate access to care
- » Prescriptions through telemedicine or virtual visits not allowed in all states



In-Network Primary Care Center (\$)

When to Use

You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide routine care, and manage your medications.

Types of Care*

- » Routine checkups
- » Immunizations
- » Preventive services
- » Managing your general health

Costs and Time Considerations

- » EPO Plan – \$35 Copay
HDHP – Deductible & Coinsurance
- » Normally requires an appointment
- » Short wait time with scheduled appointment

*This is a sample list of services and may not be all inclusive.



In-Network Urgent Care Center (\$\$)

When to Use

You need care quickly, but it is not a true emergency. Urgent care centers offer treatment for non-life-threatening injuries or illnesses.

Types of Care*

- » Strains, sprains
- » Minor broken bones (e.g., finger)
- » Minor infections
- » Minor burns

Costs and Time Considerations

- » EPO Plan – \$75 Copay
HDHP – Deductible & Coinsurance
- » Walk-in patients welcome, but urgency determines order seen and wait time

Need to find an Urgent Care? Text URGENTTX to 33633.



Emergency Room/Standalone ER (\$\$\$)

When to Use

You need immediate treatment for a serious life-threatening condition. If a situation seems life threatening, call 911 or your local emergency number right away.

Types of Care*

- » Heavy bleeding
- » Chest pain
- » Major burns
- » Severe head injury

Costs and Time Considerations

- » EPO Plan – \$300 Copay + Deductible & Coinsurance | HDHP – Deductible & Coinsurance
- » Open 24/7, but waiting periods may be longer because patients with life-threatening emergencies will be treated first
- » Ambulance charges, if applicable, will be separate and may not be in-network

*This is a sample list of services and may not be all inclusive.

Do Your Homework

What may seem like an urgent care center might actually be a standalone ER. These facilities come with a higher price tag, so ask for clarification if the word “emergency” appears in the company name.

23 Virtual Medicine

When you're under the weather, there's no place like home, and if you're busy with work and family, scheduling an in-person doctor's appointment can be a pain. Virtual medicine is a convenient and easy way to connect with a doctor on your time.

The City of Grand Prairie provides a virtual medicine benefit through BCBS MDLive for you and your dependents. This service offers on-demand access to board-certified doctors through online video, telephone, or secure email.

BCBS MDLive doctors can share information with your primary care physician with your consent. Please note that some states do not allow physicians to prescribe medications via telemedicine. For more information, visit MDLive.com/bcbstx.

The cost for each MDLIVE visit varies based on your plan. If you are enrolled in the EPO plan, you will pay a copay. If you are enrolled in the HDHP, the cost will be subject to deductible and coinsurance, but the cost is usually less than an office visit. Check with MDLIVE to confirm your specific cost.

BCBS MDLive doctors can treat many medical conditions, including:

- » Cold & flu
- » Allergies
- » Bronchitis
- » Bladder infection/urinary tract infection
- » Respiratory infection
- » Pink eye
- » Sore throat
- » Stomachache
- » Sinus problems

Access Virtual Visits

Visit MDLive.com/bcbstx to request a virtual visit. After you register and request an appointment, you'll pay your portion of the service costs and enter a virtual waiting room. During your visit, you can talk to a doctor about your health concerns, symptoms, and treatment options.

Note

A virtual visit directly with your primary care physician (vs. BCBS MDLive) might also be an option — and typically costs the same as an office visit.



24 Pharmacy Benefits

Prescription Drug Coverage for Medical Plans

Our Prescription Drug Program is coordinated through BlueCross BlueShield of Texas. That means you will only have one ID card for both medical care and prescriptions. Information on your benefits coverage and a list of network pharmacies is available online at bcbstx.com and or by calling the Customer Care number on your ID Card. Your cost is determined by the tier assigned to the prescription drug product. Products are assigned as Generic, Preferred, Non-Preferred, or Specialty Drugs.

Specialty Drugs

Specialty medications can be obtained through Accredo. You can order a new prescription or transfer your existing prescription for a specialty medication to Accredo. To start using Accredo, call 833-721-1619 and an Accredo representative will work with your doctor on the rest.

	HDHP	EPO
	IN-NETWORK	IN-NETWORK
RX DEDUCTIBLE	Included with Medical Deductible	\$100 Individual/\$300 Family
RETAIL RX (30-DAY SUPPLY)		
GENERIC	Plan pays 80%/You pay 20%*	\$10 copay
PREFERRED	Plan pays 80%/You pay 20%*	\$40 copay
NON-PREFERRED	Plan pays 80%/You pay 20%*	\$65 copay
SPECIALTY DRUGS	Plan pays 80%/You pay 20%*	\$150 copay
MAIL ORDER RX (90-DAY SUPPLY)		
GENERIC	Plan pays 80%/You pay 20%*	\$30 copay
PREFERRED	Plan pays 80%/You pay 20%*	\$120 copay
NON-PREFERRED	Plan pays 80%/You pay 20%*	\$195 copay
SPECIALTY DRUGS	Not covered	Not covered

*After deductible

MedsYourWay

MedsYourWay is a drug discount card savings program for members enrolled in one of the City's health plans. It simplifies members' drugstore experience by automatically searching for and finding lower costs for eligible medicines.

How It Works

- » Fill your prescription at a participating in-network retail pharmacy.
- » When you pick up your prescription, show your BCBSTX member ID card to your pharmacist.
- » MedsYourWay automatically compares prices from participating drug discount cards to your cost-share amount under your BCBSTX pharmacy benefits.
- » You pay the drug discount card price or your member cost-share, whichever is lower, for an eligible medicine.
- » Plus, what you pay will count toward your plan deductible and/or yearly out-of-pocket maximum amount if you have one.

Generic Drugs

Want to save money on meds? Generic drugs are versions of brand-name drugs with the exact same dosage, intended use, side effects, route of administration, risks, safety, and strength. Because they are the same medicine, generic drugs are just as effective as the brand names, and they are held to the same rigid FDA standards. But generic versions cost 80% to 85% less on average than the brand-name equivalent. To find out if there is a generic equivalent for your brand-name drug, visit www.fda.gov.



Lowering Medication Costs

How do prescription discount programs work? These discounts can't be combined with your benefit plan's coverage, so make sure to check the price against the cost of using your insurance's prescription drug benefit. Something else to consider: If you choose to use a discount card and are therefore not tapping into your insurance's prescription drug benefit, the cash amount you pay for the prescription may not count toward your deductible or out-of-pocket maximum under the benefit plan.

GoodRx is a web- and app-based platform that allows you to search for prescription drug coupons and compare pharmacy prices. The company claims a savings of up to 80% on generics. **Optum Perks** also provides coupons for medications and a searchable database for drug cost comparison at participating pharmacies near you. The Optum Perks member card, which can be used at more than 64,000 pharmacies, is free to use and requires no personal data. Another discount option is the **Amazon Prime Rx Savings** discount card, which is included with an Amazon Prime membership and is administered by Inside Rx. It provides discounts of up to 80% for generics and up to 40% for brand-name medication at participating pharmacies. **Cost Plus Drug Company** is a web-based pharmacy that claims to keep costs low by buying directly from the manufacturer. It currently only offers a certain selection of medications and accepts a handful of prescription insurance providers, but it may be worth checking the price difference between Cost Plus and your regular pharmacy.

26 Dental Benefits

Like brushing and flossing, visiting your dentist is an essential part of your oral health. The City of Grand Prairie offers affordable plan options from Cigna for routine care and beyond.

Stay In-Network

If you enroll in the DHMO option, you must receive services from a network dentist. If you enroll in the PPO option, you can obtain services from an out-of-network dentist. If your dentist doesn't participate in your plan's network, your out-of-pocket costs will be higher, and you are subject to any charges beyond the Reasonable and Customary (R&C). To find a network dentist, visit Cigna at mycigna.com.

Dental Premiums

Dental premium contributions are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your monthly premium.

Dental Plan Summary

This chart summarizes the dental coverage provided by Cigna for 2025.

	DENTAL DHMO	DENTAL PPO
MONTHLY CONTRIBUTIONS		
EMPLOYEE ONLY	\$7.26	\$40.94
EMPLOYEE + SPOUSE	\$13.78	\$80.88
EMPLOYEE + CHILD(REN)	\$15.98	\$84.86
EMPLOYEE + FAMILY	\$23.60	\$146.74
	DENTAL DHMO	DENTAL PPO
CALENDAR YEAR DEDUCTIBLE		
INDIVIDUAL	\$0	\$50
FAMILY	\$0	\$150
CALENDAR YEAR MAXIMUM		
PER PERSON	Unlimited	\$1,500
COVERED SERVICES		
PREVENTIVE SERVICES Oral Exams, Routine Cleanings, X-rays, Fluoride Applications, Sealants, Space Maintainers	Refer to Patient Charge Schedule	100%; no deductible
BASIC SERVICES Fillings, Endodontics, Periodontics, Oral Surgery, Anesthesia	Refer to Patient Charge Schedule	80%*
MAJOR SERVICES Inlays, Onlays, Crowns, Dentures, Bridges	Refer to Patient Charge Schedule	50%*
ORTHODONTICS Employee and All Dependents	Refer to Patient Charge Schedule	50%*
ORTHODONTIC LIFETIME MAXIMUM	N/A	\$1,500

*After deductible

Note

In addition to keeping your teeth healthy, regular dental checkups can help dentists spot symptoms of other serious conditions such as osteoporosis, cancer, and diabetes.

27 Vision Benefits

Getting your eyes checked regularly is important even if you don't wear glasses or contacts. We provide quality vision care for you and your family through Superior Vision.

Vision Premiums

Vision premium contributions are deducted from your paycheck on a pre-tax basis. Your tier of coverage determines your monthly premium.

Vision Plan Summary

This chart summarizes the vision coverage provided by Superior Vision for 2025. The benefits listed on this page reflect in-network benefits. Refer to the Superior Vision benefit summary for out-of-network benefit information.

		BASIC VISION	ENHANCED VISION	
MONTHLY CONTRIBUTIONS				
EMPLOYEE ONLY		\$1.98		\$6.52
EMPLOYEE + SPOUSE		\$3.94		\$13.10
EMPLOYEE + CHILD(REN)		\$3.58		\$11.45
EMPLOYEE + FAMILY		\$5.90		\$19.22
		BASIC VISION	ENHANCED VISION	FREQUENCY
EXAMS				
	COPAY	\$10	\$10	12 months
LENSES				
	SINGLE VISION	Not covered	Covered in full*	12 months
	BIFOCAL	Not covered	Covered in full*	
	TRIFOCAL	Not covered	Covered in full*	
CONTACTS (IN LIEU OF LENSES AND FRAMES)				
	FITTING AND EVALUATION	Not covered	\$25 copay for Standard, \$50 retail allowance for Specialty	12 months
	ELECTIVE	Not covered	\$150 retail allowance	
FRAMES				
	COPAY	Not covered	\$25	12 months
	ALLOWANCE	Not covered	\$150 retail allowance	

*After copay



28 Supplemental Health Benefits

The City of Grand Prairie offers several ways to supplement your medical plan coverage. This additional insurance can help cover unexpected expenses, regardless of any benefit you may receive from your medical plan. Coverage is available for yourself and your dependents and offered at discounted group rates.

Accident Coverage

You can't always prevent accidents, but you can be prepared for them, including readying for any unexpected expenses. Accident coverage through Colonial Insurance provides benefits for you and your covered family member for expenses related to an accidental injury that occurs outside of work. Health insurance helps with medical expenses, but this coverage is an additional layer of protection that can help pay deductibles, copays, and even typical day-to-day expenses such as a mortgage or car payment. Benefits are payable to you to use as you wish.

Plan Highlights

- » Benefits payable directly to you
- » No medical questions to qualify for coverage
- » Coverage for simple and complex injuries
- » Benefits payable regardless of other insurance
- » Works alongside your Health Savings Account (HSA)

Critical Illness Coverage

Critical Illness coverage through Colonial Insurance pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money however you like. Examples include helping pay for expenses not covered by your medical plan, lost wages, childcare, travel, home healthcare costs, or any of your regular household expenses.

Plan Highlights

- » Guaranteed Issue Coverage (no medical questions)
 - Employee: \$30,000 benefit with subsequent diagnosis
 - Spouse: 50% of named insured's face amount
 - Child(ren): 50% of named insured's face amount
- » Pre-Existing Conditions: A sickness or physical condition for which any coverage person was treated, had medical testing, received medical advice, or had taken medication within 12 months before the effective date of coverage.
- » Wellness Benefit: A \$50 wellness benefit is payable for each covered member for completing certain wellness screenings such as a stress test, glucose test, blood test for triglycerides, cholesterol test, and bone marrow testing.

Cancer Coverage

Cancer coverage from Colonial offers the protection you need to concentrate on what is most important: your care.

Plan Highlights

- » Pays regardless of any other insurance you have with other insurance companies
- » Provides a cancer screening benefit that you can use even if you are never diagnosed with cancer
- » Benefits paid directly to you unless you specify otherwise
- » Flexible coverage options for employees and their families



29 Survivor Benefits

It's hard to think about, but it's important to have a plan in place to provide for your family if something were to happen to you. Survivor benefits provide financial protection for your loved ones in the event of an unexpected event.

Basic Life Insurance

The City of Grand Prairie provides employees with Basic Life insurance as part of your basic coverage through The Standard, which guarantees that your spouse or other designated survivor(s) continue to receive benefits after death.

Your Basic Life insurance benefit is 2 times your annual earnings, up to \$500,000. If you are a full-time employee, you automatically receive Basic Life insurance even if you waive other coverage.

BASIC EMPLOYEE LIFE

COVERAGE AMOUNT	2 times annual earnings
WHO PAYS	City of Grand Prairie
MAXIMUM BENEFIT	\$500,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No

Naming a Beneficiary

Your beneficiary is the person you designate to receive your Life insurance benefits in the event of your death. This includes any benefits payable under Basic Life. You receive the benefit payment for a dependent's death under the The Standard insurance.

Name a primary and contingent beneficiary to make your intentions clear. Indicate their full name, address, Social Security number, relationship, date of birth, and distribution percentage. Please note that in most states, benefit payments cannot be made to a minor. If you elect to designate a minor as beneficiary, all proceeds may be held under the beneficiary's name and will earn interest until the minor reaches age 18. Contact Human Resources or your own legal counsel with any questions.





Voluntary Life and AD&D Insurance

You may wish for extra coverage for more peace of mind. Eligible employees may purchase additional Voluntary Life and AD&D insurance. Premiums are paid through payroll deductions.

VOLUNTARY EMPLOYEE LIFE

COVERAGE AMOUNT	1 to 5 times annual earnings. Minimum amount is \$10,000.
WHO PAYS	Employee
MAXIMUM BENEFIT	\$500,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Lesser of 3 times annual earnings or \$350,000

VOLUNTARY SPOUSE LIFE

COVERAGE AMOUNT	\$1,000 - \$350,000, up to 100% of employee amount
WHO PAYS	Employee
MAXIMUM BENEFIT	Lesser of \$350,000 or 100% of employee amount
EVIDENCE OF INSURABILITY (EOI) REQUIRED	\$50,000

VOLUNTARY CHILD LIFE

COVERAGE AMOUNT	\$1,000 - \$20,000, up to 100% of employee amount
WHO PAYS	Employee
MAXIMUM BENEFIT	Lesser of \$20,000 or 100% of employee amount
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Not required

VOLUNTARY EMPLOYEE AD&D

COVERAGE AMOUNT	1 to 5 times annual earnings, your elected AD&D amount cannot exceed your Voluntary Life amount.
WHO PAYS	Employee
MAXIMUM BENEFIT	\$850,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Not required

VOLUNTARY LIFE INSURANCE			
RATES/\$1,000 (MONTHLY)			
AGE (AS OF JANUARY 1, 2025)	EMPLOYEE	AGE (AS OF JANUARY 1, 2025)	SPOUSE*
<30	\$0.06	<30	\$0.06
30-34	\$0.08	30-34	\$0.08
35-39	\$0.09	35-39	\$0.09
40-44	\$0.15	40-44	\$0.15
45-49	\$0.25	45-49	\$0.25
50-54	\$0.41	50-54	\$0.41
55-59	\$0.66	55-59	\$0.66
60-64	\$1.03	60-64	\$1.03
65-69	\$1.78	65-69	\$1.78
70+	\$3.39	70+	\$3.39

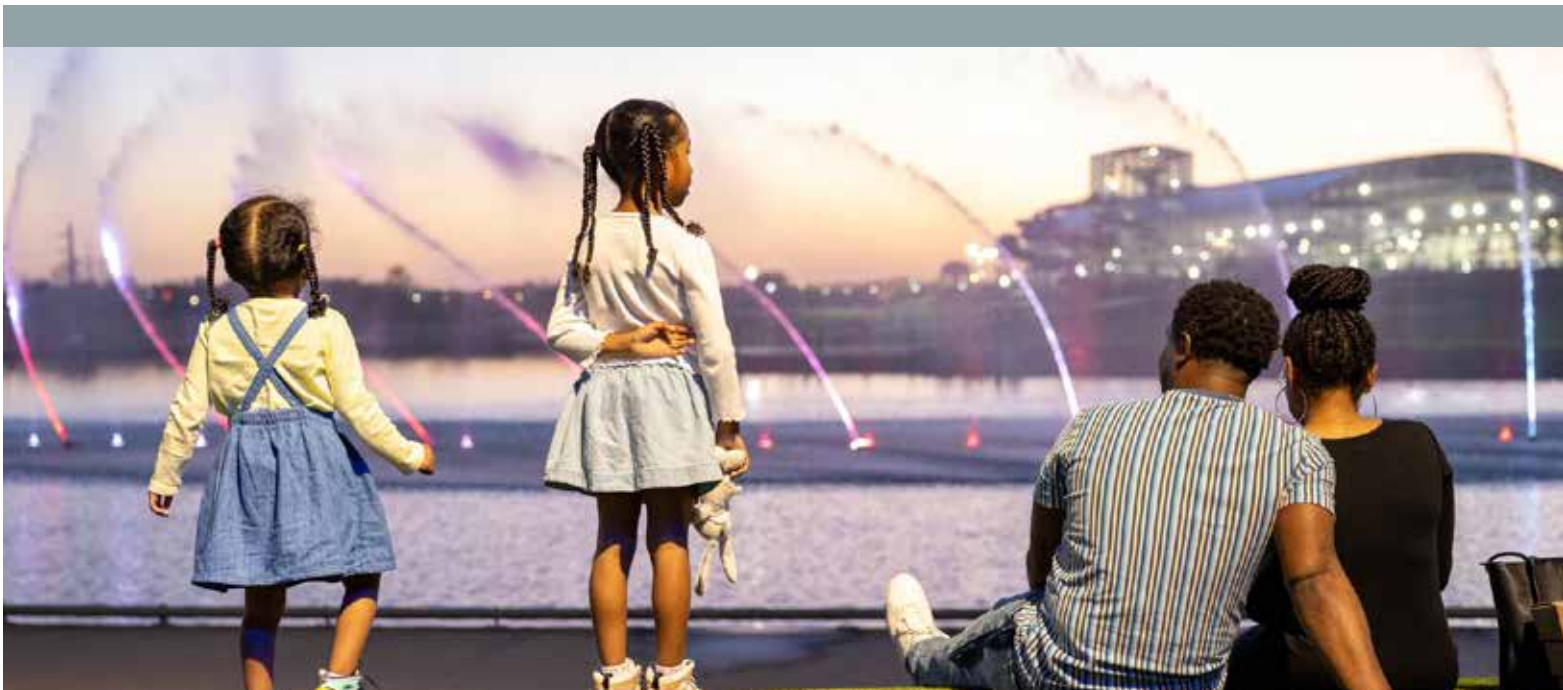
*Spouse rates based on employee age.
Note: Benefits subject to age reduction schedule

VOLUNTARY AD&D INSURANCE	
PREMIUM RATES - PER \$1,000 (MONTHLY)	
Employee or Spouse	\$0.02

VOLUNTARY CHILD LIFE INSURANCE	
PREMIUM RATES - PER \$1,000 (MONTHLY)	
	\$0.08

TO CALCULATE HOW MUCH YOUR VOLUNTARY LIFE COVERAGE WILL COST:

\$	÷ 1,000 =	\$	x Age Based Rate =	\$
Benefit Elected				Monthly Premium



32 Income Protection

You and your loved ones depend on your regular income. That's why the City of Grand Prairie offers disability coverage to protect you financially in the event you cannot work as a result of a debilitating injury or illness. A portion of your income is protected until you can return to work or you reach retirement age.

Basic Long Term Disability (LTD) Insurance

LTD benefits are available at no cost. This insurance replaces 50% of your income if you become partially or totally disabled for an extended time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or Human Resources for details.

MONTHLY MAXIMUM BENEFIT	\$6,600
ELIMINATION PERIOD	180 days
MAXIMUM BENEFIT PERIOD	Payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.



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33 Retirement

Planning for Retirement

When you plan on retiring, contact Human Resources for a retirement packet and to obtain the current retiree rates. You may apply for retirement up to 90 days in advance of your expected retirement date. To review your TMRS retirement options, visit at tmrs.com or call 800-924-8677 to request an estimate.

Texas Municipal Retirement System (TMRS)

The city participates in TMRS, a statewide retirement system, effective the first day of employment for employees who are scheduled to work in a position budgeted to work more than at least 1,000 hours annually. Employees are required to contribute 7% of salary on a pre-tax basis. The city's plan provides five-year vesting and 2-to-1 matching of contributions (the city's contribution is 14%).

Retirement at Any Age with 20 years of creditable service (or age 60 with at least 5 years of creditable service)

Partial Lump-Sum distribution at retirement

Disability Retirement for those disabled from their position

Medical Benefits for Retirees

Medical benefits are only available to employees and their spouses under the age of 65 at the time of retirement. Upon attainment of age 65, the retiree or covered spouse must move off of the city's medical benefits and onto Medicare. Dental or vision benefits may be continued by retirees regardless of age as long as premiums are paid. If the covered spouse of a retiree is not yet 65, he/she may continue on the city's plan but will pay the appropriate rate at that time. The spouse must then move off the plan at the time he/she reaches age 65. Eligibility for retiree benefits requires the employee be eligible for retirement through TMRS at the time of separation.

NOTE: Retiree rates, rules, structures, and eligibility are subject to change at any time as deemed necessary by the city. Plans/rates are considered each year as are all other benefits as part of the budget process. ***For dependents to be eligible on retiree insurance, they must have been covered under the employee's plan for at least two full years prior to the retirement date.***

Turning 65

I am a current City of Grand Prairie employee and turning 65. What do I need to do?

You need to register for Medicare at least 3 months before turning 65. Your insurance with the city will continue to be primary until you retire and then you will no longer be covered under the city's medical plan. If you wait to enroll in Part B, you may be eligible for a Special Enrollment Period once you leave employment.

What about my covered spouse and dependents?

As long as you are employed by the City of Grand Prairie and in a position eligible for benefits, your spouse and dependent children may be covered for as long as you carry them on your plan. Your children, however, lose coverage when they reach age 26 and will have the option of continuing benefits through COBRA.

Dependents

It is very important that if you are considering covering dependents in retirement, that you ensure they are covered on the plan AT LEAST two years prior to your retirement date. If that is not met, coverage will only be continued for retirees who meet the other eligibility guidelines. Ineligible dependents who did not meet this rule will have the option to continue their benefits at COBRA rates and within COBRA guidelines.

Through www.tmrs.com, you can:

- » See the balance of your TMRS account (does not include the city contributions)
- » View and update your beneficiaries
- » See the date you are eligible to retire
- » See your total months of service
- » View and update your address

34 Important Contacts

City of Grand Prairie Human Resources

300 W. Main Street
Grand Prairie, TX 75050
972-237-8192

Medical & Pharmacy

BlueCross BlueShield of Texas
855-357-5229

bcbstx.com

Group #: 271132 - EPO Plan

Group #: 271134 - EPO HDHP

Supplemental Health (Accident, Critical Illness, Cancer Insurance)

Colonial Insurance
817-992-0262

coloniallife.com

Telemedicine

BCBS MDLive
888-680-8646

MDLive.com/bcbstx

Dental

Cigna
800-244-6224

mycigna.com

Policy #: 3341220

Vision

Superior Vision
800-507-3800
superiorvision.com

Health Savings Account

WEX
866-451-3399
wexinc.com

Flexible Spending Accounts

TASC
800-422-4661
tasconline.com

Life and AD&D

The Standard
800-628-8600
standard.com
Policy #: 761936

Disability

The Standard
800-368-2859
standard.com
Policy #: 761936

Retirement

Texas Municipal Retirement
System (TMRS)
800-924-8677
tmrs.com

MissionSquare Retirement
800-669-7400
[msqplanservices.org/
myplan/300087](http://msqplanservices.org/myplan/300087)

Nationwide Retirement Solutions
877-677-3678
nrsforu.com

Employee Assistance Program

Deer Oaks EAP
866-327-2400
deeroakseap.com

Alliance Work Partners EAP
(PD/FD Only)
800-343-3822
awpnow.com



35 Glossary

Balance Billing – When you are billed by a provider for the difference between the provider’s charge and the allowed amount. For example, if the provider’s charge is \$100 and the allowed amount is \$60, you may be billed by the provider for the remaining \$40.

Coinsurance – Your share of the cost of a covered healthcare service, calculated as a percent of the allowed amount for the service, typically after you meet your deductible.

Copay – The fixed amount you pay for healthcare services received, as determined by your insurance plan.

Deductible – The amount you owe for healthcare services before your insurance begins to pay its portion. For example, if your deductible is \$1,000, your plan does not pay anything until you’ve paid \$1,000 for covered services. This deductible may not apply to all services, including preventive care.

Explanation of Benefits (EOB) – A statement from your insurance carrier that explains which services were provided, their cost, what portion of the claim was paid by the plan, and what portion is your liability, in addition to how you can appeal the insurer’s decision.

Flexible Spending Accounts (FSAs) – A special tax-free account you put money into that you use to pay for certain out-of-pocket healthcare costs. You’ll save an amount equal to the taxes you would have paid on the money you set aside. FSAs are “use it or lose it,” so funds not used by the end of the plan year will be lost. Some Healthcare FSAs do allow for a grace period or rollover into the next plan year.

- » **Healthcare FSA** – A pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren’t covered by your insurance plan. All expenses must be qualified as defined in Section 213(d) of the Internal Revenue Code.
- » **Dependent Care FSA** – A pre-tax benefit account used to pay for dependent care services. For additional information on eligible expenses, refer to Publication 503 on the IRS website.

Healthcare Cost Transparency – Also known as market transparency or medical transparency. Online cost transparency tools, available through health insurance carriers, allow you to search an extensive national database to compare varying costs for services.

Health Savings Account (HSA) – A personal healthcare bank account funded by your or your employer’s tax-free dollars to pay for qualified medical expenses. You must be enrolled in a HDHP to open an HSA. Funds contributed to an HSA roll over from year to year and the account is portable if you change jobs.

High Deductible Health Plan (HDHP) – A plan option that provides choice, flexibility, and control when it comes to healthcare spending. Most preventive care is covered at 100% with in-network providers, and all qualified employee-paid medical expenses count toward your deductible and out-of-pocket maximum.



Network – A group of physicians, hospitals, and healthcare providers that have agreed to provide medical services to a health insurance plan’s members at discounted costs.

- » **In-Network** – Providers that contract with your insurance company to provide healthcare services at the negotiated carrier discounted rates.
- » **Out-of-Network** – Providers that are not contracted with your insurance company. If you choose an out-of-network provider, services will not be covered at the in-network negotiated carrier discounted rates.
- » **Non-Participating** – Providers that have declined entering into a contract with your insurance provider. They may not accept any insurance and you could pay for all costs out of pocket.

Open Enrollment – The period set by the employer during which employees and dependents may enroll for coverage.

Out-of-Pocket Maximum – The most you pay during the plan year before your health insurance begins to pay 100% of the allowed amount. This does not include your premium, out-of-network provider charges beyond the Reasonable & Customary, or healthcare your plan doesn’t cover. Check with your carrier to confirm what applies to the maximum.



Over-the-Counter (OTC) Medications – Medications available without a prescription.

Prescription Medications – Medications prescribed by a doctor. Cost of these medications is determined by their assigned tier: generic, preferred, non-preferred, or specialty.

- » **Generic Drugs** – Drugs approved by the U.S. Food and Drug Administration (FDA) to be chemically identical to corresponding preferred or non-preferred versions. Usually the most cost-effective version of any medication.
- » **Preferred Drugs** – Brand-name drugs on your provider’s approved list (available online).
- » **Non-Preferred Drugs** – Brand-name drugs not on your provider’s list of approved drugs. These drugs are typically newer and have higher copayments.
- » **Specialty Drugs** – Prescription medications used to treat complex, chronic, and often costly conditions. Because of the high cost, many insurers require that specific criteria be met before a drug is covered. These medications are usually required to be filled at a specific pharmacy.
- » **Prior Authorization** – A requirement that your physician obtain approval from your health insurance plan to prescribe a specific medication for you.
- » **Step Therapy** – The goal of a Step Therapy Program is to guide employees to less expensive, yet equally effective, medications while keeping member and physician disruption to a minimum. You must typically try a generic or preferred-brand medication before “stepping up” to a non-preferred brand.

Reasonable and Customary Allowance (R&C) – The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The R&C amount is sometimes used to determine the allowed amount. Also known as the UCR (Usual, Customary, and Reasonable) amount.

Summary of Benefits and Coverage (SBC) – Mandated by healthcare reform, you are provided with a summary of your benefits and plan coverage.

Summary Plan Description (SPD) – The document(s) that outline the rights, obligations, and material provisions of the plan(s) to all participants and their beneficiaries.

Required Notices

Important Notice From the City of Grand Prairie About Your Prescription Drug Coverage and Medicare Under the BlueCross BlueShield of Texas HDHP and EPO Plan(s)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with the City of Grand Prairie and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The City of Grand Prairie has determined that the prescription drug coverage offered by the BlueCross BlueShield of Texas HDHP and EPO plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Grand Prairie coverage may not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the City of Grand Prairie and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed at the end of these notices for further information.

NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the City of Grand Prairie changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- » Visit www.medicare.gov
- » Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- » Call 1-800-MEDICARE (1-800-633-4227)
TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	January 1, 2025
Name of Entity/Sender:	City of Grand Prairie
Contact—Position/Office:	Human Resources
Address:	300 W. Main Street Grand Prairie, TX 75050
Phone Number:	972-237-8192

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- » All stages of reconstruction of the breast on which the mastectomy was performed;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- » Prostheses; and
- » Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description. If you would like more information on WHCRA benefits, please contact Human Resources at 972-237-8192.

HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for healthcare benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact Human Resources at 972-237-8192.

HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- » Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- » Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- » Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- » Failing to return from an FMLA leave of absence; and
- » Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Human Resources at 972-237-8192.



Grand
Prairie
TEXAS