





Dear Goodyear Team Members,

As we step into fiscal year 2025, we extend our warm wishes for your health and prosperity. Recognizing the profound influence of organizational culture on individual wellbeing, we remain steadfast in fostering an environment where each team member can embrace their best self and deliver their finest work. Our strategy for empowering every team member to achieve their optimal state revolves around the 5 Pillars of Wellbeing. We are thrilled to unveil the enhancements we've implemented in our benefits program for FY2025. These enhancements directly align with the pillars of wellbeing, aiming to significantly enhance your overall health and sense of wellbeing.



Lyman Locket
Human Resources Director

Thanks to the Goodyear City Council backing and support of the executive leadership team, we are delighted to incorporate retiree healthcare benefits into our comprehensive total rewards program. This benefit acknowledges the immense value our retirees have contributed to the city and recognizes the ongoing benefit they bring as city advocates and potential volunteers.

Along with this enhancement, we are pleased to inform you that the city has contracted with Innovest, an award-winning consulting firm that works on behalf of our 457 deferred compensation plan participants to provide education, fiduciary oversight and expertise for retirement plan savings and investing. As part of this effort, we have established a committee of team members to act as plan fiduciaries and assist us in working directly with Innovest to consolidate our plans, provide investment education and reduce fees so that returns on your investment contributions are maximized.

Lastly, for the upcoming plan year, we have increased the orthodontia lifetime maximum from \$1,500 to \$2,500. We also added Invisalign as an option to the dental plans.

Please use this Benefits Guide as a resource for learning about the comprehensive benefit package provided to you as a member of Team Goodyear.

Thank you for your continued hard work and dedication.

Warm regards,

Lyman Locket, Human Resources Director



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The information in this Benefits Guide provides an overview of your benefits, including eligibility, plan options, rates, how to enroll and other important information. This information is a general description of your coverage and does not replace the official benefits plan document. If descriptions, percentages and dollar amounts in this guide differ from what is in the official benefits plan documents, the official benefits plan documents prevail. For a detailed description of the benefits available, please refer to the official benefits plan documents and the Benefit Summaries, available online at g|net > Human Resources > Employee Benefits.

## What's New for FY2025

#### Here's an overview of what you can expect:

This will be an active open enrollment which means everyone will need to complete open enrollment.

#### Medical

- New requirements to receive the wellbeing engagement rates. See page 7 of this guide.
- The coverage of all three medical plans will remain unchanged from the current year, however, there will be a 5% rate increase on plan premiums.

#### **Dental**

The following plan enhancements will be added effective July 1, 2024:

- For the PPO dental plan, the orthodontia lifetime maximum is increasing from \$1,500 to \$2,500. If you or your dependents are currently under orthodontia treatment, have your provider verify your maximum coverage effective July 1, 2024.
- Invisalign benefits will be covered under both the HMO and PPO dental plans.

#### **New Benefit Programs**

- Retiree Health Plan: Under this benefit, eligible employees will be able to participate in the retiree medical plans until they become Medicare-eligible. Retirees will have the option to cover their eligible spouse and/or dependent(s) who are enrolled in the city's medical and dental plans at the time of retirement. For more information, see page 20 of this guide.
- Parental Leave: Parental leave went into effect in February 2024. This program provides
  eligible employees up to four weeks of paid leave to bond with their newborn, adopted
  child or child placed through parentage in connection with surrogacy. For more
  information, see page 23 of this guide.



The IRS contribution limits for 2024 are:

#### **Health Savings Account (HSA)**

- Individual Coverage: \$4,150
- Family coverage: \$8,300

If you are age 55 or older, you can make an extra catch-up contribution of \$1,000.

#### Flexible Spending Accounts (FSAs)

- Health Care: \$3,200
- Dependent Care: \$5,000

For more information, see pages 9-10 of this auide.

## **Enrollment**

The benefits enrollment website is Employee Self-Service (ESS). You can access ESS using Google Chrome from work or home.

- Website: goodyearaz.gov/ess
- Enter your Username and Password: If you are a first-time user, your Password is the last four digits of your social security number.

#### **Open Enrollment:**

From the menu, select Benefits > Open Enrollment.



Click "Continue" at the bottom of the screen after you have made your benefit elections and then click on "Submit Choices" on the following page.

Once your choices are submitted, you will receive a confirmation message on the screen that will say "Thank you for completing your benefits enrollment!"

#### **New Hire Enrollment:**

From the menu, select Benefits.





## Benefits Enrollment

goodyearaz.gov/ess

**Questions:** hrbenefits@goodyearaz.gov

## Eligibility

For all benefit-eligible employees, benefits are effective on the first of the month following date of hire. Please see plan documents for specific eligibility requirements for each benefit plan. If you do not enroll in your benefits within 31 days of eligibility, your next opportunity to enroll will be at open enrollment.

#### **Dependent Eligibility**

If you elect coverage, you may also cover your eligible dependents. Your eligible dependents include:

- Your legal spouse;
- Your eligible children up to age 26 (children are defined as your natural children, stepchildren, legally adopted children and children for whom you are the legal guardian by a court order); and
- Your dependent children of any age who are physically or mentally unable to care for themselves.





You will be required to provide proof of dependent eligibility to establish eligibility (i.e. birth certificate or marriage license, loss of coverage, etc.) when you add dependents who don't have your last name or due to a qualifying life event(s).

#### **Coverage Termination**

Coverage for most benefits will end on the last day of the month in which your employment with the city ends due to resignation or termination of employment, or if no longer working in a benefit eligible status. Coverage for your dependents ends on the last day of the month that the dependent is no longer eligible.

#### **COBRA Coverage**

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and your dependents when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator. COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a qualifying life event.

## **Qualifying Life Events**

You can add or remove dependents and make certain benefit changes if you have a qualifying life event during the plan year. **However, you must make your enrollment changes within 31 days of the qualifying life event and provide appropriate documentation.** 

#### Qualifying life events include, but are not limited to:

- · Change in eligible dependents due to the birth, adoption or death;
- Gain or loss of dependent status (i.e., your child reaches the age limit for eligibility);
- Change in legal marital status (i.e., marriage, divorce or death of spouse);
- Change in employment status, such as starting or ending employment, for your spouse or your children.

#### **Important Deadlines Apply**

You must log on to Employee Self Service (ESS) at goodyearaz.gov/ess to report the qualifying life event within 31 days of the qualifying life event AND turn in required paperwork (including proof of the change) within 31 days of the event date.

- If you do not make the changes within 31 days, you will have to wait until the next open enrollment to make new elections.
- Newborns are not automatically covered by the medical plan. You must log on to ESS to report the life event in order to enroll your child within 31 days of birth to elect coverage.

#### Questions? hrbenefits@goodyearaz.gov



## **Employee Support Services**

#### Cigna One Guide Concierge Service

The Cigna One Guide is a concierge service and a resource that provides personalized guidance in reviewing health plan options available to you and your dependents in order to make an informed decision about choosing the right plan. These services are available to help guide you through your plan options.

#### Pre-enrollment personalized guidance:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you

Call a Cigna One Guide representative for personalized guidance.

#### Support after enrollment:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find hospitals and health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills



mycigna.com 888-806-5042 Group Number: 3208752

#### **Health Advocate Services**

Health Advocate provides expert and confidential assistance on a wide range of healthcare related and insurance issues at no cost to help you and your eligible family members (legal spouse, dependent children, parents and parents-in-law).

## Contact Health Advocate through phone, chat, web message or email for 24/7 support in the following areas and more:

- Resolve claims and billing issues
- Find doctors and arrange second opinions
- Explain coverage and costs for services you may need
- Clarify health conditions
- Help you understand your insurance coverage



answers@HealthAdvocate.com 866-799-2731 HealthAdvocate.com/goodyear



Download the mobile App



## **Employee Assistance Program (EAP)**

Your EAP through Cigna is a network of services that helps you to find a solution, restore peace of mind, and handle any personal or professional challenges you may face. It is free and offers resources to consult whenever and wherever you need them. These services are confidential and available to you 24/7, by phone or online.

Benefits provide up to five free sessions for you and your household members. For sworn personnel, you receive 12 sessions per issue plus an additional 24 employer-paid visits under HB 2502 Public Safety: Traumatic Event Counseling.

#### We encourage you to take advantage of this valuable resource, that offers:

- Counseling: Face-to-face sessions with a counselor in your area
- Consultation and support by phone:
   To address questions about behavioral health related topics, assistance with problem identification, problem-solving skills and approaches and/or resources to address behavioral concerns
- Legal assistance: Free, 30-minute consultation with an attorney face-to-face
   or by phone
- Financial: Free 30-minute consultation by phone with a qualified specialist on issues such as debt counseling or planning for retirement

- Child care: Resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care
- Elder care: Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance care giving
- Pet care: Resources and referrals for pet sitting, obedience training, veterinarians and pet stores
- **Identity theft:** 60-minute free consultation with a fraud resolution specialist

#### **Dedicated EAP Counselor**

The city has a dedicated EAP counselor for convenient access to virtual coaching sessions or to help employees navigate through the EAP and other available resources. With 30 years of counseling experience, Jodi Livermon, M.Ed., LPC, LISAC, has worked with:

- First responders
- · Victims of domestic violence
- Couples
- Individuals contemplating suicide
- Substance abusers and their families
- Persons dealing with stress, anxiety and/or depression

To schedule an appointment, call Jodi Livermon, at 520-836-0440. Services are available to employees whether or not enrolled in the city's medical plan.

If you are in crisis, call 988, 911, or the Maricopa County Crisis Line at 602-222-9444 or 800-631-1314.



## **Medical & Pharmacy**

The city offers three medical plans administered through Cigna. A brief description of each plan is listed below. For detailed information on each medical plan, see the Summary Plan Description located at g|net > Human Resources > Employee Benefits.

#### Open Access Plus in Network (OAPIN)/HMO

This plan offers in-network coverage only. No out-of-network coverage under the (OAPIN/HMO) medical plan. You pay a copay for most services. For inpatient hospitalization and outpatient surgery, you pay a deductible.

#### Open Access Plus (OAP)/PPO

This plan offers in-network and out-of-network provider services. This plan requires copays for some services and a deductible for other services.

#### High Deductible Health Plan (HDHP) with HSA

This plan offers in-network and out-of-network provider services. All covered services, including prescriptions, are part of your deductible. This means you pay the contracted rate for services until you meet the deductible. Once the deductible is met, you pay 10% of the cost as coinsurance until you meet the out-of-pocket maximum. If you cover any family member, the entire family deductible must be met before any family member can move to coinsurance. This plan allows you to contribute to a Health Savings Account (HSA) and receive the employer HSA contribution (see page 9 for more details).

Eligible employees who are enrolled in one of the city's medical plans may be eligible to participate in the Retiree Health Plan until they become Medicare-eligible. For more information and eligibility, see page 20 of this guide and the Policy and Guideline.

Employee Biweekly Premium  Premiums will be deducted biweekly for 24 pay periods per year.						
Employee Wellbeing Engagement Premium* City Monthly Premium						
	ОАР/НМО	HDHP/HSA	OAP/PPO	ОАР/НМО	HDHP/HSA	OAP/PPO
Employee	\$26.72	\$23.06	\$27.43	\$710.11	\$612.73	\$728.55
Employee + Spouse	\$153.28	\$125.61	\$147.84	\$1,496.74	\$1,226.51	\$1,443.55
Employee + Child(ren)	\$107.73	\$105.53	\$133.07	\$1,051.92	\$1,030.47	\$1,299.30
Employee + Family	\$191.25	\$182.56	\$214.31	\$1,867.51	\$1,782.54	\$2,092.65

Employee Standard Premiums				City Mo	onthly Pre	mium
	ОАР/НМО	HDHP/HSA	OAP/PPO	ОАР/НМО	HDHP/HSA	OAP/PPO
Employee	\$64.90	\$56.00	\$66.59	\$665.45	\$546.85	\$650.22
Employee + Spouse	\$243.45	\$199.49	\$234.79	\$1,382.23	\$1,078.73	\$1,269.64
Employee + Child(ren)	\$171.09	\$167.61	\$211.34	\$971.45	\$906.33	\$1,142.77
Employee + Family	\$303.75	\$289.94	\$340.37	\$1,724.64	\$1,567.77	\$1,840.52

#### \*Wellbeing Engagement Rate Requirements

Employees must complete the following requirements annually by April 30 to receive the wellbeing engagement rate for the following plan year: a Personal Health Assessment (PHA) at the PHA annual event or through the Goodyear Wellness Center and an HR assignment in Vector Solutions.

Sworn employees required to complete an annual medical examination as a job requirement will automatically receive the wellbeing engagement rate on their medical premiums.



mycigna.com 800-244-6224

Group Number: 3208752

## **Medical Plan Comparison**

As you consider which of the three medical plans is right for you, it's important to note what they have in common. **All three medical plans:** 

- Use the same network of providers, The Open Access Plus (OAP), which is Cigna's largest network.
- Preventative care is covered at 100% for you and your covered dependents.
- Pharmacy coverage with a 30-day retail supply and a 90-day mail order is offered on all three plans.
- No referrals required for covered services.

	OAPIN/HMO	HDHP with HSA**	OAP/PPO
Network Used	OAP	OAP	OAP
Referral Required	No	No	No
Out-of-Network	No	Yes	Yes
Deductible	\$750 per person \$1,500 Family	\$1,750 Employee Only \$3,200 Family	\$500 per person \$1,000 Family
Out of Pocket Maximum (Deductible Included)	\$1,250 per person \$2,500 Family	\$2,750 Employee Only \$4,200 Family	\$1,000 per person \$2,000 Family
		Out-of-Pocket Maximum?	
Deductib	le, Coinsurance and ALL Copays (	Office Visits, Urgent Care, ER and F	Prescriptions)
Primary Care Physicians	\$20 Copay	*You pay 10% after deductible	\$25 Copay
Specialists	\$35 Copay	*You pay 10% after deductible	\$50 Copay
Telehealth	\$0	\$55 until deductible is met	\$0
Urgent Care	\$50 Copay	*You pay 10% after deductible	\$75 Copay
Emergency Room	\$200 Copay	*You pay 10% after deductible	\$250 Copay
Laboratory Services	Plan Pays 100% (Doc Office & Independent Lab)	*You pay 10% after deductible	*You pay deductible only
Radiology Services	Plan Pays 100% after deductible	*You pay 10% after deductible	*You pay deductible only
Complex Imaging (MRI, CT, PET)	Plan Pays 100%	*You pay 10% after deductible	*You pay deductible only
Preventive Care	for certain Screen	<b>NO COST</b> ings, Immunizations, Routine Physic	als, Mammography
Inpatient Hospital / Surgery	You pay deductible only	*You pay 10% after deductible	\$100 Copay, after deductible
Outpatient Surgery	You pay deductible only	*You pay 10% after deductible	\$100 Copay, after deductible
Ambulance	Plan Pays 100%	*You pay 10% after deductible	Plan Pays 100% after deductible
Goodyear Wellness Center	No Copay	\$20 for non-preventative services	No Copay
Prescription Cost			
Prescription-Tier 1 (30-day)	\$10.00	*You pay 10% after deductible	\$15.00
Prescription-Tier 2 (30-day)	\$30.00	*You pay 10% after deductible	\$35.00
Prescription-Tier 3 (30-day)	\$50.00	*You pay 10% after deductible	\$60.00
Prescription-Mail Order	405 / 475 / 4105	100/ (1 1 1 1 1 1 1	400 / 400 / 4150

<sup>\*</sup>When you go to a contracted provider, you receive the Cigna contracted discount. What you pay will then be applied towards your deductible and out-of-pocket maximum. Please note the benefits shown above are In-Network ONLY. Refer to plan summaries for detailed information for Out-of-Network benefits.

\$25 / \$75 / \$125

(90-day)

\$38 / \$88 / \$150

\*You pay 10% after deductible

<sup>\*\*</sup>The city's HSA contribution is as follows: \$500 Employee, \$1,000 Employee + Legal Spouse and/or Child(ren).

## **Health Savings Account (HSA)**

A Health Savings Account (HSA) is a personal savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account. If you enroll in the city's high deductible health plan (HDHP), you may be eligible to fund an HSA and receive city contributions.

#### **HSA Eligibility**

You are eligible to open and fund an HSA if:

- You are enrolled in the city HDHP.
- You are not covered by a non-HSA plan, health care FSA or health reimbursement arrangement.
- You are eligible for a Limited-purpose Flex Spending Account (excludes medical reimbursement).
- You and/or your dependents are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, Medicaid or TRICARE for Life.

#### **HSA Contributions**

Annual contributions made by the employee and the city are front-loaded the first of the month following the employee's hire date for new employees and July 1 each year thereafter (if enrolled).

Contributions to an HSA (including city contributions) cannot exceed the annual IRS contribution maximums.

#### 2024 IRS HSA contribution maximums:

- Individual coverage: \$4,150
- All other coverage tiers: \$8,300
- Employees age 55+ by Dec. 31 may contribute an additional \$1,000

#### **HSA Advantages**

#### Tax Advantage:

Your HSA contributions go into your account before taxes. The money you save to your HSA lowers your taxable income so you may pay less in taxes. You can use your HSA pre-tax funds to pay towards coinsurance, copays, deductibles, and for other medical expenses such as dental care, orthodontia, contacts, and eyeglasses.

**Future Savings and Portability:** Unused funds, including your contribution and the city's contribution, roll over each year, which gives you a way to save for future health care expenses. You can take all the money in your HSA with you if you change employers or retire.



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Note: City contributions are prorated for new hires based on their hire date.

City Contributions to Employee's HSA		
Employee Only	\$500	
Employee + Spouse and/or Child(ren)	\$1,000	

You must have qualifying coverage as defined by the IRS in order to contribute to an HSA or you will risk adverse tax consequences. If you are enrolled in another plan that is not considered qualifying under the IRS guidelines, you are not eligible to receive the city's employer HSA contribution or contribute your own monies on a pre-tax basis. Please refer to IRS Publication 969 (irs.gov/uac/About-Publication-969) for additional requirements and a list of eligible expenses.

## Flexible Spending Accounts (FSAs)

A Flexible Spending Account (FSA) allows you to have pre-tax dollars withheld from your paycheck to pay for eligible health care and daycare expenses. This means every dollar you set aside reduces the amount you pay in income taxes. The city offers a Health Care FSA and a Dependent Care FSA.

What can be reimbursed and which savings account can I enroll in?	Health Care FSA  A Health Care FSA offers you the opportunity to pay for eligible out-of-pocket medical, dental and vision expenses with pre-tax dollars for you and your eligible dependents. You can enroll in this account if you are enrolled in the city's HMO or PPO medical plan, or if you are not enrolled in any medical plans.  Limited-purpose FSA:  If you are covered by the city's high deductible medical plan, you can elect a limited health care FSA which allows you to use these funds for eligible vision and dental expenses.	Dependent Care FSA  A Dependent Care FSA allows you to pay for day care services. Typical expenses under this account include charges for day care, nursery school and elder care for spouse (not for medical care).  Important Note: Both spouses must work or attend school full time to take advantage of this benefit.  If you have a qualifying child or dependent that requires care, you can enroll in this account.
What is the maximum amount an employee can elect for FY2025?	The maximum allowable is \$3,200. You may carryover up to \$640 of the previous year's balance into the next plan year.	The maximum allowable is \$5,000 per family, per year. There is no carry over allowed into the next plan year.
How do I use my FSA funds or get reimbursed?	You use a debit card to pay for eligible expenses or you can submit a reimbursement request form to Cigna.  Note: you may be required to provide itemized receipts and other supporting documentation for your expenses.	You will be required to submit a reimbursement request form to Cigna and provide supporting documentation for your dependent care services. Only the amount that has been deducted from the paycheck to date can be reimbursed.

For more information and to access a detailed list of FSA eligible expenses and the reimbursement request form, register on mycigna.com or call Cigna's customer service at 800-244-6224.

#### What to consider before you contribute to an FSA

- Eligible expenses must be incurred by June 30 of each year and submitted by Sept. 30 to be eligible for reimbursement.
- You cannot stop or change your FSA contribution amount until the next open enrollment unless you experience a qualifying life change event consistent with your change in contributions.
- If you terminate employment, only expenses incurred before your termination date are eligible expenses.

## Telehealth Through Cigna

If you have Cigna insurance through the city of Goodyear, you and your covered dependents are eligible to use the Cigna telehealth benefit. You have access to virtual medical care 24/7 with board certified doctors and pediatricians for minor medical conditions and behavioral or mental health through MDLIVE. The cost of this plan is free to HMO and PPO plan participants. There is a \$55 cost for HSA plan participants, but you can use Recuro Health for free.

#### Minor medical virtual care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections

- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Constipation Respiratory infections
  - Shingles
  - Sinus infections
  - Skin infections
  - Sore throats
  - Urinary tract infections

#### Behavioral/Mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for non-emergency behavioral/mental health conditions, such as:

- Addictions
- Bipolar disorders Stress
- issues
- Depression
- Eating disorders
- Grief/Loss
- · Life changes
- Men's issues
- Panic disorders
- Parenting issues

- Postpartum depression
- Child/Adolescent Trauma/PTSD
  - Women's issues
  - Relationship and marriage issues

#### Connect with virtual care your way

- Contact your in-network provider or counselor
- Talk to an MDLIVE medical provider on demand on myCigna.com
- Schedule an appointment with an MDLIVE provider or licensed therapist on myCigna.com
- Call MDLIVE 24/7 at 888-726-3171



## Telemedicine Through Recuro Health

The city provides employees telemedicine benefits through Recuro Health, a partner of CareATC. This benefit is at no cost to employees even if you're not enrolled in the city's medical plan through Cigna. Your dependents may also participate as long as you sign them up for the Wellness Center benefit as a new hire or during open enrollment. You and your dependents may seek medical care virtually 24/7 with board-certified doctors for minor medical conditions.

#### **Conditions Treated**

- Acne/Rashes
- Allergies
- Cold/Flu/Cough
- Gl Issues
- Ear Problems
- Fever/Headache
- Insect Bites
- Nausea/Vomiting
- Pink Eye
- Respiratory Issues
- UTI's/Vaginitis
- And more



#### Telemedicine is a great solution when you need expert care and guidance - fast.

**Step 1** - Download the CareATC app. Follow the prompts to verify your identity and set up your account.

**Step 2** - In the CareATC app, select "Access Telemedicine" and then select "Start a Telemedicine Visit." The Recuro Care app will open.

**Step 3** - Confirm your account information in the Recuro Care app and begin using services.







Get peace of mind by preparing for the unexpected. Download the CareATC app to access telemedicine 24/7. Telemedicine is also available 24/7 by phone at 877-230-9404 and in the CareATC Patient Portal at www.careatc.com/patients.

## Dental

The city offers two dental plans through Cigna. These are some of the plan highlights to help you choose the right plan for you and your covered dependents.

#### **HMO**

This plan offers in-network coverage only.

No out-of-network coverage under this dental plan. This plan has a scheduled copay for all services, including orthodontia for adults and children. The summary of scheduled copays can be found at glnet > Human Resources > Employee Benefits.



mycigna.com 800-244-6224 Group Number: 3208752

#### **PPO**

This plan allows you and your covered dependents to use dental providers both in- and out-of-network. Preventative services are covered at 100% and not counted towards your annual maximum.

#### How WellnessPlus Rewards works in the PPO:

You have an opportunity to increase your annual maximum benefit amount by \$100 each year under the Wellness Plus rewards. By getting your preventative dental care, which includes two routine cleanings each year, you can increase your annual maximum benefit amount from \$1,800 up to \$2,000.

	<b>DHMO</b>	РРО
Deductible (July 1 thru June 30) Waived for Preventative Services	None	\$50 Individual/\$150 Family
Preventative Services: Cleaning, Bitewing Xrays	*No charge	**Plan pays 100%
Basic Services: Fillings, Simple Extractions	Scheduled copays (See Plan Summary)	**Plan pays 100% after the deductible
Major Services Root Canals, Deep Cleanings, Crowns, Bridges,Dentures, Implants	Scheduled copays (See Plan Summary)	**Plan pays 60% after the deductible
Orthodontia/Braces	Scheduled copays for children & adults	**Plan pays 50% / children and adults
Annual Maximum Benefit	Unlimited Benefits	\$1,800 or up to \$2,000 with WellnessPlus® option
Ortho Lifetime Benefit	Unlimited Benefits	\$2,500 per person
Additional Plan Information	Limited Network — Referrals Needed	Ability to go to a contracted or non- contracted Dentist

<b>Employee Biwee</b> Premiums will be deducted biwee	and the second s	· · ·		City Monthly Premium	
	нмо	PPO	нмо	PPO	
Employee Only		\$1.06	\$11.43	\$40.18	
Employee + Spouse	No Cost	\$12.32	\$22.61	\$58.46	
Employee + Child(ren)	NO COST	\$17.72	\$31.94	\$82.67	
Employee + Family		\$23.36	\$42.09	\$109.00	

The vision plan through Avesis provides you vision benefits at an affordable cost. Benefits include coverage for routine eye exams, eyeglasses and contact lenses. You receive the most of your benefits when you choose an in-network provider, but also have the option to use out-of-network providers.

Vision Care Services	In-Network
Vision Examination Once every plan year (includes Refraction)	Covered in full after \$10 copay
Contact Lens Fit and Follow-up Standard Contact Lens Fitting Custom Contact Lens Fitting	Covered in full Up to \$50 allowance
MATERIALS*	\$20 copay (Materials copay applies to frame or spectacle lenses, if applicable.)
Frame Allowance † (once every plan year) (Up to 20% discount above frame allowance.)	Members receive a \$50 wholesale allowance. Up to \$150 retail value
<b>Standard Spectacle Lenses</b> (once every plan year) Single Vision, Bifocal, Trifocal, Lenticular	Covered in full after \$20 copay
Progressive Lenses (once every plan year) Level 1 Progressives Level 2 Progressives All other Progressives Other Lens Options	Covered in full after \$0 copay Covered in full after \$110 copay \$120 allowance + 20% discount Discount Pricing
Contact Lenses ‡ (once every plan year) (in lieu of frame and spectacle lenses)  Elective (10% discount on amount exceeding allowance)  Medically Necessary	\$130 allowance  Covered in full
Retinal Imaging	Up to \$45 copay
Refractive Laser Surgery	Onetime/lifetime \$150 allowance Provider discount up to 25%
Diabetic Rider Eye Exam (Up to two additional exams per year) Gonioscopy, Extended Opthalmoscopy, Fundus Photography	\$20 copay Covered in full
Out-of-Network Reimbursement	The vision plan has benefits for out-of-network services. See summary of benefits for full details on coverage at g net > Human Resources > Employee Benefits.

#### Discounts are not insured benefits.

\*Provider wholesale frame pricing for your plan is \$50. Participating Walmart/Sam's Club locations, cover frames up to a \$68 retail value. At participating Costco locations, retail pricing is \$54.99. †Value may be less depending on the provider's retail pricing. ‡Prior authorization is required for medically necessary contacts.



,		
Employee Biweekly Premium Premiums will be deducted biweekly for 24 pay periods per year.		
Employee Only	\$2.99	
Employee + Spouse	\$5.30	
Employee + Child(ren)	\$6.29	
Employee + Family	\$7.82	

## Wellbeing

The city focuses on The Whole Employee, which includes career, physical, financial, community and social wellbeing. We encourage everyone to "be your best self, personally and professionally" – and understand that employees who are healthy in all these realms are healthier and perform better.



## The city has been recognized for its commitment to creating a healthy workplace.

The Safety and Wellbeing programs have been recognized with the following awards:

- City of Goodyear is the highest-ranked local government workplace by National Research Center of Polco
- Four times Healthy Arizona Worksite Award
- Healthiest Employee by the Phoenix Business Journal
- Workforce Wellbeing by the American Heart Association
- OSHA Voluntary Protection Program (VPP)
- National Solid Waste Association of North America
- Institute for Health and Productivity Management Leadership Award

#### **Wellbeing Programs**

The city's Wellbeing program offers flexibility for individual or group engagement to help support each employee in their journey of wellbeing. Here are some of the programs that the city makes available to employees:

#### Career

- Goodyear Grows Mentorship Program
- Individual Development Plans
- Department Certifications
- Working Scholars
- Tuition Assistance (see page 26)
- Arizona State University
- Northern Arizona University
- Grand Canyon University
- Western Governors University



#### Social

- Smoothie Bar
- Employee-led Committees
  - Wellbeing
  - Safety
  - Volunteer
  - People Master Plan
  - Self-Insured Trust
  - Deferred Compensation
  - We Care Recognition

#### **Financial**

- Dave Ramsey Smart Dollar
- 1:1 Mission Square
- 1:1 Nationwide
- MetLife Retirewise

#### Community

- Fill-a-Need
- Make a Difference Day
- City/Library joint events
- Master Gardener
- UofA Nutrition Class
- Vitalant Blood Drive
- Heart & Sole Walk & 5k
- American Heart Association Walk & 5K



2023 Fill-A-Need

#### **Physical**

- Skin Cancer Screenings
- Hydrations Packs
- Mobile Onsite Mammography (MOM)
- · Site on Sight
- · Jet Dental
- Employee Assistance Program (see page 6)
- Goodyear Recreation Center
- Active & Fit
- Walker Tracker
- · Pickle Ball Clinics
- Cornhole Tournament
- Instinctive Movement System
- · Total Stretching
- On-Site Chair Massages
- · Sound Healing Meditation
- Wellness Center (see pages 17-18)



Dr. Tony

To sign up for classes and events go to g|net > Applications > Vector Solutions > My Events.

Complete your annual Personal Health Assessment (PHA) and your assignment in Vector Solutions to receive the wellbeing engagement rate on your medical premiums. See page 7 of this guide.

#### The city brings Wellbeing where you are



## **Wellness Center**

The city partners with CareATC to provide employees with convenient and affordable medical care. The Wellness Center provides all regular full-time employees and eligible dependents (legal spouse and dependent children ages 2 thru age 26) access to helpful health and wellbeing resources.

#### Care with no out-of-pocket\*

Whether your goal is disease prevention, chronic disease management or convenient and fast care for an unexpected illness or injury, we're here for you.

#### Your CareATC benefits give you access to:

- No out-of-pocket costs for office visits, labs and medications provided at your visit\*
- · Fast and easy appointment scheduling
- Little to no wait time
- More time with your provider

#### CareATC Health Care Services Available At No Cost To You\*

#### **Preventative Care**

- Annual Physicals
- Health Screenings
- Vaccinations
- Women's and Men's Health
- Pap Smears

#### **Chronic Condition Care**

- High Blood Pressure
- Heart Disease
- High Cholesterol
- Diabetes
- Thyroid Conditions
- Weight Management
- · Asthma and Emphysema
- Depression and Anxiety

#### **Urgent Care**

- Colds and Flu
- Sore Throat
- Sinus Infection
- Seasonal Allergies
- Muscle and Joint Pain
- Sprain and Strains
- Urinary Tract Infection
- Skin Cuts and Rashes
- Nausea and Vomiting
- Diarrhea and Constipation
- Headaches and Migraines
- Referral Services

#### **Additional Services**

- 24/7 Telemedicine Visits
- Medication and Prescription Refills
- Lab Services
- Personal Health Assessments

\*HSA Plan members receive preventative care services at no cost. A \$20 co-pay for non-preventative services and \$5 for medications are required until deductible is met.

## Wellness Center





#### **Location:**

Goodyear Wellness Center 14455 Van Buren St, Ste C-103 Goodyear, AZ 85338

#### **Hours:**

Monday - Friday 7 a.m. - 3:30 p.m. (closed for lunch at 11:30 a.m. - Noon)

#### Three ways to schedule an appointment

- © 623-401-6566
- www.careatc.com/patients
- CareATC app

#### Need to activate your CareATC patient account?

www.careatc.com/activate, or download the CareATC app











## **Retirement Benefits**

## Arizona State Retirement System (ASRS)

#### Non-Sworn employees

The ASRS Defined Benefit Plan is the primary plan for ASRS members and will provide, upon retirement, lifelong monthly benefits. Both you, as the employee, and the city, as the ASRS employer, contribute equally towards your retirement. When you retire, you will recover your own contributions within approximately three to five years from the start of your benefit payments.

If you terminate employment and no longer contribute with an ASRS employer, options are available to you regarding your retirement account, including early retirement, normal retirement or requesting a refund of your contributions. For more details, go to azasrs.gov.

## Public Safety Personnel Retirement System (PSPRS)

#### Sworn Fire and Police Employees

PSPRS administers retirement benefits in the Defined Benefit Plan (DB Plan), wherein retirement benefit payments are determined using a formula. PSPRS also administers a 401(a) Public Safety Personnel Defined Contribution Retirement Plan (PSPDCRP or DC Plan), managed through Nationwide Retirement Solutions (psprsdcplan.com), in which benefits are determined based on employee/employer contributions and investment earnings on those contributions.

During your career, and as a requirement of membership, you must contribute a percentage of your pensionable wages each paycheck. Your contribution rate may vary each fiscal year depending on your membership tier and if you are in the DB Plan, DC Plan and/or DC Hybrid Plan for Non-Social Security positions. For more details, go to psprs.com.

#### **457 Deferred Compensation Plans and Roth IRAs**

The city's 457 Deferred Compensation Plans and Roth IRAs provide you with the opportunity for additional retirement savings. The 457 and Roth IRA plans are offered through MissionSquare Retirement and Nationwide Retirement Solutions. This means you can choose your retirement plan administrator.

Both MissionSquare Retirement and Nationwide offer a variety of investment options that you can choose from, and they offer you the option for traditional rollover and after-tax Roth IRAs. The city provides a 457 deferred compensation contribution. Your contribution and the city's contribution to this plan will vary based on employee group. Non-represented employees will be eligible to receive a 2% city contribution into a 457 deferred compensation as long as the employee also makes a 1% contribution.

In order to take advantage of this benefit, complete an election form available online at g|net > Human Resources > Employee Benefits and submit to Human Resources at hrbenefits@goodyearaz.gov.

## Retirement Benefits (cont'd)

#### Retirement Health Savings (RHS)

The RHS plan is designed to help you and your eligible dependents pay for further health care costs. The funds in this account can be used for medical premiums and medical expenses after separation of employment.

For the city's RHS plan, both employee and employer contributions are required.

All employees (except those represented by the Fire MOU) will contribute \$12.50 per paycheck into the RHS plan and the city will contribute \$22.50 per paycheck.

#### **Retiree Healthcare Program**

This benefit provides healthcare coverage to city retired employees and eligible dependents up to age 65 or when they become Medicare eligible.

To qualify, the employee must:

- Provide at least 31 days notice of intent to retire and participate in the retiree healthcare program by emailing hrbenefits@goodyearaz.gov; and
- Have completed ten consecutive years of service with the city of Goodyear immediately preceding retirement; and
- 3. Commence retirement from ASRS or PSPRS and be drawing retirement\*.

\*Refer to the Policy and Guideline for more details.

For questions, contact Human Resources at hrbenefits@goodyearaz.gov.



The federal government provides Social Security benefits. Monthly Social Security benefits may be paid to you or your dependents when you retire, become disabled or pass away.

For information about the benefits, visit the Social Security Administration website at ssa.gov or call 800-772-1213.

The city does not contribute into Social Security for sworn Fire personnel.

## Life Insurance

#### Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you pass away while employed. The city offers eligible employees basic life insurance at no cost. As an eligible employee, you are covered in the amount of two times your annual base salary up to \$400,000. The city provides a \$2,000 flat insurance benefit for legal spouse and a \$1,000 flat life insurance benefit for dependent children.

The city also provides AD&D coverage at no cost. AD&D will cover you if death is a result of an accident. Your beneficiary receives an amount equal to two times your annual base salary. If dismembered (such as loss of sight in an eye, loss of a hand, foot, limb, hearing, speech, etc.), benefits will be paid to the employee as a percentage of the basic life amount.

#### **Supplemental Life**

The city also offers additional life insurance coverage for you to purchase for yourself, your legal spouse and your dependent children. You may enroll in supplemental life insurance as a new hire or make a new election and changes year-round. Evidence of Insurability (EOI) is required for any amounts above the guaranteed issue amount.

Employees may elect employee, spouse and child supplemental life year-round. An EOI will be required outside of the 31-day new hire period.

#### **Employee:**

- Minimum insurance amount: \$10,000
- Maximum insurance amount: \$300,000
- New Hire: \$100,000 guaranteed issue amount in the first 31 days of hire and EOI is required for amounts above \$100,000.



#### **Legal Spouse:**

- Minimum insurance amount: \$5,000
- Maximum insurance amount: 50% of your supplemental life employee amount.
- New Hire: \$50,000 guaranteed issue amount in the first 31 days of hire or marriage and EOI is required for insurance amounts above \$50,000.
- Rates for legal spouse life are based on employee's age.

#### Child(ren):

 \$10,000 per child guaranteed issue amount in the first 31 days of hire or qualifying life event.

#### **Business Travel/Commuter Travel Life Insurance**

The city provides Business Travel/Commuter Travel Accident Life Insurance coverage equal to \$150,000 (\$250,000 for directors and councilmembers) in the event the employee passes away as a result of an accident that occurs while traveling on city business. This benefit is provided at no cost to the employee.

## Disability

Disability benefits are available as a source of income replacement in the event an employee cannot work due to an illness, injury or medical condition. The city offers both short-term and long-term disability benefits.

#### Short-Term Disability (STD)

Short-Term Disability (STD) benefits is a citypaid benefit and is designed to replace a portion of your weekly salary in the event you are unable to work due to an illness, injury or medical condition. Benefit calculations are based off your regular weekly rate of pay, not including bonuses, over time or other compensation.

This benefit will pay 75% of the employee's basic weekly earnings up to an unlimited maximum benefit per week minus any income that is listed in the Benefit Reductions provisions.

- Benefits begin on the 30th day for an accident and/or for sickness/illness.
- Benefits are paid on a biweekly basis for a maximum of 22 weeks.
- Checks will be issued through the city payroll process.
- For questions about eligibility and extension provisions contact Guardian at 800-268-2525

# Public Safety Personnel Retirement System (PSPRS) Disability Retirement (Sworn Fire/Police only)

During the course of your career, there may come a time when due to injury or illness, you are unable to perform, your duties as a firefighter or police officer. Should that occur, the PSPRS provides special disability pension benefits that you may be eligible to receive.

More details about this benefit are available at psprs.com.

#### Long-Term Disability (LTD)

Long-Term Disability (LTD) benefits provide income protection if you are unable to perform the duties of your job due to an injury, illness or medical condition. There is a six-month waiting period from the date of disability and the LTD administrator must approve the disability claim before you receive disability compensation.

#### **ASRS Members (non-sworn):**

The Long-Term Disability income plan provides a benefit to you as an active ASRS member in case you become unable to perform your job due to injury, illness or other disability before retirement. Benefits are paid up to two years or until the employee is no longer disabled; whichever comes first. The ASRS LTD benefit pays up to 66 2/3% of the employee's salary. For more information, visit the Arizona State Retirement System (ASRS) website at azasrs.gov.

#### Sworn Fire/Police:

The city provides Long-Term Disability (LTD) benefits at no cost if you are unable to perform the duties of your job due to injury or illness. Benefits are paid for up to two years or until the employee is no longer disabled; whichever occurs first. The LTD plan provides up to 60% of the employee's salary at the time of disability, up to \$6,000 per month. Benefits may be coordinated with other income received.

If you need to file a long-term disability claim, contact Human Resources at hrbenefits@goodyearaz.gov.

## **Leave Benefits**

#### **Bereavement Leave**

An employee may be authorized to use up to three (3) days (not to exceed 24 hours) of city-paid funeral leave per occurrence to attend the funeral of an immediate family member, and a 56-hour work week employee may be authorized up to two (2) shifts, not to exceed 48 hours.

For funerals requiring out-of-state travel:

- Two (2) additional days (not to exceed 16 hours) will be given.
- A 56-hour work week employee may be authorized up to two (2) additional shifts not to exceed 48 hours.

For city-paid funeral leave for extended family members, see the Policy and Guideline for more details.

#### **Parental Leave**

Parental Leave is available to eligible employees and provides up to four weeks of paid leave to bond with a newborn, adopted child or child placed through parentage in connection with surrogacy. Leave is available for use within 90 days of birth, adoption or placement.

Employees who work a 40-hour week schedule may receive up to 160 hours and employees who work a 56-hour week schedule may receive up to 240 hours of paid parental leave. See the Policy and Guideline for more information.

#### **Military Leave**

Military Leave is available to eligible employees to recognize those who are called serve active duty and attend training. See the Policy and Guideline for more information.

#### Family and Medical Leave Act (FMLA)

FMLA gives eligible employees up to 12 weeks of unpaid leave within a 12-month period:

- For the birth and care of a newborn child or placement of a child for adoption or foster care;
- To care for the employee's spouse, child or parent with a serious health condition;
- For a serious health condition that makes the employee unable to perform the functions of the employee's job;
- Because of any qualifying urgent need (exigency) arising out of the fact that the spouse, son, daughter or parent (does not include next of kin) of the employee is on covered active duty (or has been notified of an impending call or order to covered active duty) in the Armed Forces (hereinafter referred to as covered active duty leave).

In order to be eligible for FMLA, an employee must have been employed by the city for at least 12 months (not necessarily continuously) and have worked at least 1,250 hours during the 12-month period immediately preceding the commencement of the leave. For more details, see the Policy and Guideline.

For help managing your FMLA, short-term disability, and/or parental leave contact the leave administrator in Human Resources.

## **Supplemental Benefits**

## City-Paid Cancer Benefit provided through Guardian

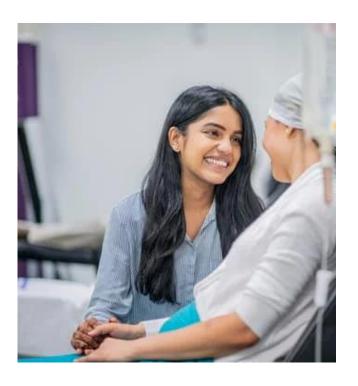
#### Non-Sworn employees

The city-paid cancer benefit with Guardian provides payments directly to the employee for expenses related to cancer including an initial diagnosis, treatments and wellness screenings. In order to initiate this benefit, a claim form must be completed and filed with Guardian. The claim form can be found at glnet > Human Resources > Employee Benefits.

#### **PSPRS**

#### Sworn Fire and Police employees

The city pays for a cancer insurance program (CIP) for sworn fire and police employees through PSPRS. This benefit helps offset expenses related to cancer diagnosis and treatments. There are direct payments and/or reimbursements for out-of-pocket costs. In order to initiate this benefit, a claim form must be completed and filed with PSPRS. For more details regarding this benefit including the claim form, visit psprs.com.



## Accident Advantage, Hospital Advantage and Cancer Care through Aflac

Aflac's Accident Advantage, Hospital Advantage and Cancer Care are voluntary benefits that pay you cash to help with out-of-pocket expenses. They help you focus less on bills and more on getting better by helping pay for groceries, rent and bills. As health care costs continue to rise, it's easy to see why Aflac's supplemental insurance policy makes sense.

#### **Accident Advantage**

The Aflac Accident Advantage plan pays you if you are injured (on or off the job). The benefits include hospitalization, physical therapy, major diagnostic benefits (MRI/CT) and follow ups, along with many others. It's there for you for those unexpected costs of an accident.

#### **Hospital Advantage**

The Aflac Hospital Advantage plan covers you if you are hospitalized or need surgery as the result of an accident, illness or condition. In addition, there are benefits for physician visits, ambulance and emergency room visits. As with all Aflac plans, the benefits are paid directly to you to use how you see fit.

#### **Cancer Care**

The Aflac Cancer Care plan pays a cash benefit upon initial diagnosis of a covered cancer, and other benefits payable throughout cancer treatment such as hospitalization, surgeries and skin cancer benefits.



For more information and to enroll, email voluntarybenefitconsultants@gmail.com or call customer service at 602-229-1970.
Group Number: PQ456

## **Additional Benefits**

#### **Aura Identity Protection**

Aura monitors your credit, bank account, social security number and other personal information for suspicious activity and provides protections if your identity is stolen. It also provides protection against online threats. **The city offers three plan options:** 

The **Value plan** is free to eligible employees with an option to upgrade to the **Premier plan** or **Total plan** options. All Plans Include:

- \$5M identity theft insurance for each enrolled adult
- Lost wallet protection with \$500 emergency cash
- 24/7 customer care
- White glove fraud resolution Service
- Restoration services for pre-existing fraud events
- Unemployment & tax fraud resolution

## **Employee Biweekly Premium**Premiums will be deducted biweekly for 24 pay periods per year.

Plan Option	Value	Total	Premier
Employee Only	\$0	\$1.23	\$2.38
Employee + Family	\$0	\$3.63	\$5.38

## Activate your account at: https://my.aura.com/start/cityofgoodyear



Download the Aura mobile app.

support@aura.com 833-552-2131

#### **MetLife Legal**

For **\$5.25** per pay period and automatic payroll deductions, the MetLife Legal Plan offers you and your covered dependents legal services from experienced attorneys. This plan offers legal assistance for personal legal matters with no waiting periods, no deductibles and no claim forms when using a network attorney.

#### Services provided include:

- Court appearances
- Document review & preparation
- Debt collection defense
- Will or living trust
- Family law
- Real estate matters
- Identity theft and fraud protection

You may only elect this plan as a new hire or during open enrollment. Once you enroll, you must remain in the plan for the entire plan year.



To access services, contact MetLife Legal at info.legalplans.com or 800-821-6400 and provide provide your personal information for coverage verification.



## Additional Benefits (cont'd)

#### **Tuition Assistance**

The city provides tuition assistance to regular full-time employees for attendance at a regionally or nationally accredited college or university, Working Scholars through Study.com or qualifying certification programs. Eligible employees may receive up to \$5,250 in tuition assistance as approved by city council each year. Courses eligible for tuition assistance shall be job-related to an existing position in the city and part of an approved degree program or a qualifying certification program. Employees are eligible for one undergraduate and one graduate degree under the city's tuition assistance program. For more details see the Policy and Guideline.

#### **Development Award Program**

The city recognizes employees who successfully complete a college degree program while working at the city. To receive the award, eligible employees will need to submit the Professional Development Award Request form and provide a copy of their certificate degree.

To learn more about these programs and eligibility contact Human Resources at hradminitems@goodyearaz.gov or call 623-882-7762.

#### **Pet Care Insurance**

The city offers you the option of enrolling in pet care insurance through Nationwide with the convenience of having automatic payroll deductions. You can be reimbursed up to 70% for veterinary expenses such as surgeries, diagnostic tests, hospitalization, prescriptions, vaccinations and more. It covers many items other policies do not such as spay/neuter, hereditary conditions, prescription therapeutic diets and dental. The plan has a \$250 annual deductible and a \$7,500 maximum annual limit.

In addition, Nationwide offers unlimited, 24/7 access to veterinary professionals. Contact Nationwide at petinsurance.com/goodyearaz or call 877-738-7874 to learn more about coverage options and premiums. Let them know you are an employee to receive the preferred pricing.



Employer ID: cityofgoodyear



## Paid Time Off

#### **Vacation Leave**

Full-time regular employees are eligible to receive paid vacation time, which gives employees work/life balance and allows employees to spend time with their families, focus on their hobbies or just take a break from work.

Vacation accruals will be based on total service of years with ASRS, PSPRS, City of Phoenix and/or City of Tucson retirement systems and/or CORP.

Hours Earned Per Pay Period					
Years of Service	Standard Work Week	56-hour Work Week			
0-4	4.39	6.65			
5-9	5.30	7.92			
10-14	6.15	9.12			
15-20	7.05	10.38			
21+	7.36	10.81			

#### **Longevity Pay**

Full-time regular employees who have completed their sixth year of service by Dec. 1 are eligible for longevity pay.

Years of Service	Amount	Years of Service	Amount
6	\$750	13	\$1,500
7	\$750	14	\$1,500
8	\$900	15	\$1,750
9	\$900	16	\$1,750
10	\$1,250	17	\$1,750
11	\$1,250	18	\$2,000
12	\$1,250	19	\$2,000
		20+	\$2,400

#### **Sick Leave**

Sick leave provides income protection when employees are unable to report to work because of personal illness or whose immediate family member becomes ill and the employee must care for the family member.

Hours Earned Per Pay Period				
Standard work week	3.70			
56-hour work week	5.18			

#### Paid Holidays/Floating Holiday

These are the holidays observed by the city and paid to eligible employees:

New Year's Day	Labor Day
Martin Luther King Day	Veterans Day
Presidents Day	Thanksgiving
Memorial Day	Friday after Thanksgiving
Juneteenth	Christmas
Independence Day	One (1) floating holiday (granted on Jan. 1 only)

#### **Flexible Holiday**

Each year on Jan. 1, eligible employees will receive a bank of **24 flexible hours** to supplement holiday hours if working an alternative work schedule or to use as additional time off. Unused hours will not carry over to the next year. Employees hired after Jan. 1 will be prorated with two hours per holiday for remaining holidays in the calendar year.

## **Contacts**

Medical   Cigna   3208752   800-244-6224   mycigna.com   Medical   Health Coaching   Cigna   3208752   805-246-8173   mycigna.com   Midi Order Pharmacy   Cigna   3208752   800-835-3784   mycigna.com   mycigna.com   Midi Order Pharmacy   Cigna   3208752   800-835-3784   mycigna.com   mycigna.co	BENEFIT	PROVIDER	POLICY/ GROUP NO.	PHONE	WEBSITE
Health Coaching	Health Advocate	Health Advocate	•	866-799-2731	healthadvocate.com/members
Mail Order Pharmacy         Cigna         3208752         800-835-3784         mycigna.com           Health Savings Account         H.S.A. Bank         3208752         800-244-6224         mycigna.com           Employee Assist. Program (EAP)         Cigna Behavioral Health         goodyearaz         877-622-4327         mycigna.com           Nurse Line 24/7         Cigna         3208752         800-244-6224         mycigna.com           Telehealth         MDLive (Cigna)         N/A         888-726-3171         mycigna.com           Goodyear Wellness Center         CareATC         N/A         888-726-3171         mycigna.com           Telemedicine         Recuro Health (CareATC)         N/A         877-230-9404         careatc.com/cityofgoodyear           Flexible Spending Account         Cigna         3208752         800-244-6224         mycigna.com           Dental         Cigna         3208752         800-244-6224         mycigna.com           Vision         Avesis         30781-1013         800-828-9341         avesis.com           Life Insurance         The Standard         752920         888-937-4783         standard.com/lifeneeds           Family Medical Leave         FMLA Source/Guardian         N/A         877-462-3652         fmlacomom           Shor	Medical	Cigna	3208752	800-244-6224	mycigna.com
Health Savings Account   H.S.A. Bank   3208752   800-244-6224   mycigna.com   mycign	Health Coaching	Cigna	3208752	855-246-1873	mycigna.com
Employee Assist. Program (EAP)         Cigna Behavioral Health         goodyearaz         877-622-4327         mycigna.com           Nurse Line 24/7         Cigna         3208752         800-244-6224         mycigna.com           Telehealth         MDLive (Cigna)         N/A         888-726-3171         mycigna.com           Goodyear Wellness Center         CareATC         N/A         623-401-6566         careatc.com/cityofgoodyear           Telemedicine         Recuro Health (CareATC)         N/A         877-230-9404         careatc.com/cityofgoodyear           Flexible Spending Account         Cigna         N/A         800-244-6224         mycigna.com           Vision         Avesis         30781-1013         800-828-9341         avesis.com           Usion         Avesis         30781-1013         800-828-9341         avesis.com           Life Insurance         The Standard         752920         888-937-4783         standard.com/lifeneeds           Family Medical Leave         FMLA Source/Guardian         N/A         877-462-3652         fmlasource.com           Short Term Disability         Guardian         485474         800-268-2525         guardiananytime.com           Deferred Compensation         MissionSquare         301909         800-669-7400         missionsq.org	Mail Order Pharmacy	Cigna	3208752	800-835-3784	mycigna.com
Nurse Line 24/7   Cigna   3208752   800-244-6224   mycigna.com	Health Savings Account	H.S.A. Bank	3208752	800-244-6224	mycigna.com
Telehealth	Employee Assist. Program (EAP)	Cigna Behavioral Health	goodyearaz	877-622-4327	mycigna.com
Goodyear Wellness Center  Telemedicine Recuro Health (CareATC) N/A 877-230-9404 Careatc.com/cityofgoodyear Cigna N/A 800-244-6224 Mycigna.com Mycigna	Nurse Line 24/7	Cigna	3208752	800-244-6224	mycigna.com
Telemedicine         Recuro Health (CareATC)         N/A         877-230-9404         careatc.com/cityofgoodyear           Flexible Spending Account         Cigna         N/A         800-244-6224         mycigna.com           Dental         Cigna         3208752         800-244-6224         mycigna.com           Vision         Avesis         30781-1013         800-828-9341         avesis.com           Life Insurance         The Standard         752920         888-937-4783         standard.com/lifeneeds           Family Medical Leave         FMLA Source/Guardian         N/A         877-462-3652         fmlasource.com           Short Term Disability         Guardian         485474         800-268-2525         guardiananytime.com           Long Term Disability         Guardian         301909         800-268-2525         guardiananytime.com           Deferred Compensation (Roth IRAs         MissionSquare         301909         800-669-7400         missionsq.org           State Pension Plan         Arizona State Retirement System (ASRS)         N/A         602-240-2000         azarsp.com           State Pension Plan         Public Safety Personnel Retirement System (PSPRS)         Fire #136 PD #137         602-255-5575         psprs.com           Pet Insurance         Nationwide Pet Insurance         N/A <td>Telehealth</td> <td>MDLive (Cigna)</td> <td>N/A</td> <td>888-726-3171</td> <td>mycigna.com</td>	Telehealth	MDLive (Cigna)	N/A	888-726-3171	mycigna.com
Flexible Spending Account  Cigna  N/A  800-244-6224  mycigna.com  standard.com/lifeneeds  fmlasource.com  guardiananytime.com  guardiananytime.com  missionsq.org  m	Goodyear Wellness Center	CareATC	N/A	623-401-6566	careatc.com/cityofgoodyear
Dental         Cigna         3208752         800-244-6224         mycigna.com           Vision         Avesis         30781-1013         800-828-9341         avesis.com           Life Insurance         The Standard         752920         888-937-4783         standard.com/lifeneeds           Family Medical Leave         FMLA Source/Guardian         N/A         877-462-3652         fmlasource.com           Short Term Disability         Guardian         485474         800-268-2525         guardiananytime.com           Long Term Disability         Guardian         301909         800-268-2525         guardiananytime.com           Deferred Compensation / Roth IRAs         MissionSquare         301909         800-669-7400         missionsq.org           Deferred Compensation / Roth IRAs         Nationwide (ASRS Plan)         0062548         877-677-3678         azsrsp.com           State Pension Plan         Arizona State Retirement System (ASRS)         N/A         602-240-2000         azasrs.gov           State Pension Plan         Public Safety Personnel (Public Safety)         Fire #136 PD #137         602-255-5575         psprs.com           Pet Insurance         Nationwide Pet Insurance         N/A         877-738-7874         petinsurance.com/goodyeara           Legal Services         MetLife Legal Plans	Telemedicine	Recuro Health (CareATC)	N/A	877-230-9404	careatc.com/cityofgoodyear
Vision Avesis 30781-1013 800-828-9341 avesis.com  Life Insurance The Standard 752920 888-937-4783 standard.com/lifeneeds  Family Medical Leave FMLA Source/Guardian N/A 877-462-3652 fmlasource.com  Short Term Disability Guardian 485474 800-268-2525 guardiananytime.com  Long Term Disability Guardian 301909 800-268-2525 guardiananytime.com  Deferred Compensation MissionSquare 301909 800-669-7400 missionsq.org  Deferred Compensation Nationwide (ASRS Plan) 0062548 877-677-3678 azsrsp.com  State Pension Plan Arizona State Retirement System (ASRS) N/A 877-73678 psprs.com  State Pension Plan Public Safety Personnel Retirement System (PSPRS) PD #137 pet Insurance Nationwide Pet Insurance N/A 877-738-7874 petinsurance.com/goodyeara MetLife Legal Plans N/A 800-821-6400 members.legalplans.com  Identity Fraud Protection Aura N/A 855-443-7748 my.aura.com  Accident Advantage Aflac PQ456 602-229-1970 aflac.com  Cancer Care Aflac PQ456 602-229-1970 aflac.com  City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit	Flexible Spending Account	Cigna	N/A	800-244-6224	mycigna.com
Life Insurance The Standard The	Dental	Cigna	3208752	800-244-6224	mycigna.com
Family Medical Leave FMLA Source/Guardian N/A 877-462-3652 fmlasource.com Short Term Disability Guardian 485474 800-268-2525 guardiananytime.com Long Term Disability Guardian 301909 800-268-2525 guardiananytime.com MissionSquare 301909 800-669-7400 missionsq.org missionsq.org  MissionSquare Nationwide (ASRS Plan) Nation	Vision	Avesis	30781-1013	800-828-9341	avesis.com
Short Term Disability Guardian 485474 800-268-2525 guardiananytime.com  Deferred Compensation /Roth IRAs Deferred Compensation /Roth IRAs  Def	Life Insurance	The Standard	752920	888-937-4783	standard.com/lifeneeds
Long Term Disability  Guardian  301909  800-268-2525  guardiananytime.com  Deferred Compensation /Roth IRAs  Deferred Compensation /Roth IRAs  Deferred Compensation /Roth IRAs  Nationwide (ASRS Plan)  O062548  877-677-3678  azsrsp.com  Arizona State Retirement System (ASRS)  State Pension Plan (Public Safety Personnel (Public Safety)  Retirement System (PSPRS)  Pet Insurance  Nationwide Pet Insurance  N/A  877-738-7874  Detinsurance.com/goodyeara  Legal Services  MetLife Legal Plans  N/A  800-821-6400  members.legalplans.com  Identity Fraud Protection Aura  N/A  855-443-7748  My.aura.com  Accident Advantage  Aflac  PQ456  Cancer Care  Aflac  PQ456  Cancer Care  Aflac  PQ456  G02-229-1970  Aflac.com  City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit  City Paid Cancer Benefit  City Paid Cancer Benefit  PSPRS  N/A  B00-669-7400  missionsq.org  azsrsp.com  szersp.com  ### ### ### ### ### ### ### ### ### #	Family Medical Leave	FMLA Source/Guardian	N/A	877-462-3652	fmlasource.com
Deferred Compensation /Roth IRAs  Deferred Compensation /Roth IRAs  Deferred Compensation /Roth IRAs  Nationwide (ASRS Plan) 0062548 877-677-3678 azsrsp.com  Arizona State Retirement System (ASRS) N/A 602-240-2000 azasrs.gov  State Pension Plan Public Safety Personnel Retirement System (PSPRS) PD #137 602-255-5575 psprs.com  Pet Insurance Nationwide Pet Insurance N/A 877-738-7874 petinsurance.com/goodyeara MetLife Legal Plans N/A 800-821-6400 members.legalplans.com  Identity Fraud Protection Aura N/A 855-443-7748 my.aura.com  Accident Advantage Aflac PQ456 602-229-1970 aflac.com  Hospital Advantage Aflac PQ456 602-229-1970 aflac.com  City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit  City Paid Cancer Benefit  City Paid Cancer Benefit  City Paid Cancer Benefit  PSPRS N/A 602-255-5575 psprs.com	Short Term Disability	Guardian	485474	800-268-2525	guardiananytime.com
/Roth IRAsMissionSquare301909800-669-7400missionsq.orgDeferred Compensation /Roth IRAsNationwide (ASRS Plan)0062548877-677-3678azsrsp.comState Pension PlanArizona State Retirement System (ASRS)N/A602-240-2000azasrs.govState Pension Plan (Public Safety)Public Safety Personnel Retirement System (PSPRS)Fire #136 PD #137602-255-5575psprs.comPet InsuranceNationwide Pet InsuranceN/A877-738-7874petinsurance.com/goodyearaLegal ServicesMetLife Legal PlansN/A800-821-6400members.legalplans.comIdentity Fraud ProtectionAuraN/A855-443-7748my.aura.comAccident AdvantageAflacPQ456602-229-1970aflac.comHospital AdvantageAflacPQ456602-229-1970aflac.comCancer CareAflacPQ456602-229-1970aflac.comCity Paid Cancer Benefit (Non-Sworn)Guardian00485474800-541-7846guardianlife.comCity Paid Cancer Benefit (Non-Sworn)PSPRSN/A602-255-5575psprs.com	Long Term Disability	Guardian	301909	800-268-2525	guardiananytime.com
Roth IRAs   Nationwide (ASRS Plan)   0062548   87/-67/-3678   dzsrsp.com	•	MissionSquare	301909	800-669-7400	missionsq.org
State Pension Plan  System (ASRS)  N/A  602-240-2000 azasrs.gov  State Pension Plan  Public Safety Personnel (Public Safety)  Retirement System (PSPRS)  Pet Insurance  Nationwide Pet Insurance  N/A  877-738-7874 petinsurance.com/goodyeara  Legal Services  MetLife Legal Plans  N/A  800-821-6400 members.legalplans.com  Identity Fraud Protection  Aura  N/A  855-443-7748 my.aura.com  Accident Advantage  Aflac  PQ456  602-229-1970 aflac.com  Hospital Advantage  Aflac  PQ456  602-229-1970 aflac.com  Cancer Care  Aflac  PQ456  602-229-1970 aflac.com  City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit  City Paid Cancer Benefit  RSPRS  N/A  602-255-5575 psprs.com	•	Nationwide (ASRS Plan)	0062548	877-677-3678	azsrsp.com
(Public Safety)  Retirement System (PSPRS)  PD #137  Pet Insurance  Nationwide Pet Insurance  N/A  877-738-7874  petinsurance.com/goodyeara  Legal Services  MetLife Legal Plans  N/A  800-821-6400  members.legalplans.com  Identity Fraud Protection  Aura  N/A  855-443-7748  My.aura.com  Accident Advantage  Aflac  PQ456  602-229-1970  aflac.com  Cancer Care  Aflac  PQ456  602-229-1970  aflac.com  City Paid Cancer Benefit  (Non-Sworn)  City Paid Cancer Benefit  City Paid Cancer Benefit  PSPRS  N/A  602-255-5575  PSPRS  N/A  602-255-5575  PSPRS  PSPRS  N/A  PD #137  BSPRS  PSPRS  P	State Pension Plan		N/A	602-240-2000	azasrs.gov
Legal Services  MetLife Legal Plans  N/A  800-821-6400  members.legalplans.com  N/A  855-443-7748  my.aura.com  Accident Advantage  Aflac  PQ456  602-229-1970  aflac.com  Hospital Advantage  Aflac  PQ456  602-229-1970  aflac.com  Cancer Care  Aflac  PQ456  602-229-1970  aflac.com  City Paid Cancer Benefit  (Non-Sworn)  Gity Paid Cancer Benefit  (Non-Sworn)  City Paid Cancer Benefit  (Non-Sworn)  N/A  602-255-5575  psprs.com				602-255-5575	psprs.com
Identity Fraud Protection  Aura  N/A  855-443-7748 my.aura.com  Accident Advantage  Aflac  PQ456  602-229-1970 aflac.com  Hospital Advantage  Aflac  PQ456  602-229-1970 aflac.com  Cancer Care  Aflac  PQ456  602-229-1970 aflac.com  City Paid Cancer Benefit  (Non-Sworn)  City Paid Cancer Benefit  PSPRS  N/A  602-255-5575 psprs.com	Pet Insurance	Nationwide Pet Insurance	N/A	877-738-7874	petinsurance.com/goodyearaz
Accident Advantage  Aflac  PQ456  602-229-1970  aflac.com  Hospital Advantage  Aflac  PQ456  602-229-1970  aflac.com  Cancer Care  Aflac  PQ456  602-229-1970  aflac.com  City Paid Cancer Benefit (Non-Sworn)  Guardian  O0485474	Legal Services	MetLife Legal Plans	N/A	800-821-6400	members.legalplans.com
Hospital Advantage Aflac PQ456 602-229-1970 aflac.com  Cancer Care Aflac PQ456 602-229-1970 aflac.com  City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit PSPRS N/A 602-255-5575 psprs.com	Identity Fraud Protection	Aura	N/A	855-443-7748	my.aura.com
Cancer Care  Aflac  PQ456  602-229-1970  aflac.com  City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit  PSPRS  N/A  602-255-5575  PSPRS COM	Accident Advantage	Aflac	PQ456	602-229-1970	aflac.com
City Paid Cancer Benefit (Non-Sworn)  City Paid Cancer Benefit  PSPRS  N/A  602-255-5575  PSPRS COM	Hospital Advantage	Aflac	PQ456	602-229-1970	aflac.com
(Non-Sworn)  Guardian  00485474  800-541-7846  guardianlife.com  City Paid Cancer Benefit  PSPRS  N/A  602-255-5575  psprs.com	Cancer Care	Aflac	PQ456	602-229-1970	aflac.com
PSPRS N/A bU2-255-5575 COM	•	Guardian	00485474	800-541-7846	guardianlife.com
(onon) in and i ono)	City Paid Cancer Benefit (Sworn Fire and Police)	PSPRS	N/A	602-255-5575	psprs.com

## **Legal Notices**

### Summary Plan Description & Summary of Benefits & Coverage Notification

The Affordable Care Act (ACA) requires health plans and health insurance issuers to provide applicants and enrollees with a concise document providing simple and consistent information about health plan benefits and coverage. The document, which is called a summary of benefits and coverage (SBC), is intended to help health plan consumers better understand the coverage they have and help them make easier comparisons when shopping for new coverage. The city's Summary Plan Descriptions (SPDs) and Summary of Benefits & Coverage are available to view in a printable format on the glnet under Human Resources. You can also request a hard copy by emailing hrbenefits@goodyearaz.gov or call 623-882-7762.

## Genetic Information Nondiscriminatory Act of 2008 (GINA) Disclosure

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, the city of Goodyear asks you not provide any genetic information when responding to a request. "Genetic information" as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, notice that an individual or an individual's family member sought or received genetic services and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services. Please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling or genetic diseases for which an individual may be at risk.

#### **Privacy Notice**

The Health Insurance Portability and Accountability Act(HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information (PHI) from being inappropriately disclosed. They also provide you with additional rights concerning your health care information. The city's HIPAA Privacy Notice explains how the group health plan and your employer handles your PHI. You can request a copy of this Notice from the Human Resources Department. Additional information on how your medical information may be used and disclosed and how you can gain access to this information is available on

#### **HIPAA Special Enrollment Notice**

If you decline to enroll for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage available to you, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that coverage (or if the employer offering this coverage stops contributing towards your or your dependents' 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 (e.g., 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;
- Loss of eligibility under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of eligibility under Medicaid or CHIP, you must request enrollment within 31 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 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 stategranted premium subsidy toward 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.

If you have a Qualifying Life Event during the year, log on to Employee Self Service (ESS) to process your life event within 31 days after the event. Changes become effective on the day of the event. To request special enrollment or obtain more information, email hrbenefits@goodyearaz.gov.

## **Legal Notices**

#### **Wellbeing Program Disclosure**

The city of Goodyear Wellbeing program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the Wellbeing program you will be asked to complete a voluntary Physical Health Assessment (PHA) or biometric screening, which will include a blood test for to find abnormalities in blood lipid concentrations to identify certain genetic diseases and determine approximate risks for cardiovascular disease, certain forms of pancreatitis, and other diseases.

You are not required to complete the PHA/biometric screening or other medical examinations. However, employees who choose to participate in the PHA/biometric screening and other prescribed wellbeing programs will receive an incentive of a reduced premium for medical insurance. Although you are not required to complete the PHA or participate in the biometric screening, only employees who do so will receive the wellness engagement medical premium rates. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting your department Business Partner or Wellbeing Coordinator at 623-882-7807.

PHA's are collected by a third-party provider, your individual personal health information is not shared with the city. Only aggregate data is shared with the city's for the purpose of designing wellbeing programs that address health risks that are prevalent in the city.

The information from your PHA will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the Goodyear Wellness Center. You also are encouraged to share your results or concerns with your own doctor.

#### **Protections from Disclosure of Medical Information**

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the Wellbeing program may use aggregate information to design a program based on identified health risks in the workplace, the Wellbeing program will never disclose any of your personal information, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law.

Medical information that personally identifies you that is provided in connection with the Wellbeing program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment. Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the Wellbeing program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the Wellbeing program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the Wellbeing program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the Wellbeing program, we will notify you immediately.

## **Legal Notices**

## Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, the state may have a premium assistance program that can help pay for coverage, by using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs. You may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information:

Website for Arizona: azahcccs.gov/applicants/default.aspx or phone (in state) 1-877-764-5437

All Other States: https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/

If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan. If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

#### Newborn's and Mother's Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

#### **Dependents Ineligible for Health Coverage**

Employees selected for audits will be required to provide documentation proving that each person enrolled in their health plan meets the eligibility definition. If the audit determines an ineligible dependent, the following actions will be taken:

- Claims pending for ineligible dependents will be stopped
- Claims paid for ineligible dependents will be reversed; if reversal is unsuccessful, claims paid for ineligible dependent(s) will be calculated at the non-contracted rates and will be deducted from the employee's wages through payroll deduction, collections, and other means as available
- Disciplinary action, up to and including dismissal may be recommended.

#### Women's Health Health and Cancer Rights Act Notice

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. Therefore, the deductibles and coinsurance listed in this Guide (and/or your health plan's Summary Plan Description) apply.

If you would like more information on WHCRA benefits, contact your plan administrator at hrbenefits@goodyearaz.gov.

## Notes



hrbenefits@goodyearaz.gov 05.22.2024