



# 2016 COTPA

**EMPLOYEE BENEFITS GUIDE  
CENTRAL OKLAHOMA  
TRANSPORTATION &  
PARKING AUTHORITY**

# Central Oklahoma Transportation and Parking Authority

Dear Central Oklahoma Transportation and Parking Authority Employee,

It's benefits enrollment time again and the Central Oklahoma Transportation and Parking Authority (COTPA) put together the following guide to help you prepare for the 2016 plan year. We recognize the importance of benefits for you and your family, which is why we take the time to carefully select providers who offer quality benefits.

The Central Oklahoma Transportation and Parking Authority contracts with the City of Oklahoma City for some of the benefits offerings. The City of Oklahoma City as the plan sponsor is the entity that establishes and manages a benefit plan for members. As an employee of COTPA (a participating trust), you are eligible to participate in the following plans sponsored by the City of Oklahoma City: HMO medical plan, dental plan, vision plan, long-term disability plan, flexible spending accounts, and additional voluntary coverages.

We encourage you to review the following benefits guide prior to attending on-site enrollment. Enrollment counselors will be available throughout the open enrollment process to assist you in enrolling in all of your benefits and to answer any questions you may have. To see a complete schedule of this year's on-site enrollment at the Civic Center, please see page 8.

Thank you in advance for taking the time to review this benefits guide. If you have any questions regarding the benefits outlined in this guide or your current benefits, please contact Dionda Browder at (405) 297-3346 or Jason Long at (405) 297-3372.

Sincerely,

Jason Ferbrache  
Director, EMBARK

Ruvena Snellings  
Human Resources Manager

# Table of Contents

## 2016 Benefits Enrollment

Benefits Program .....	6
Things to Know .....	6
Enrollment Information .....	7
Enrollment Schedule .....	8
Benefit Highlights .....	9
Your Benefit Design .....	10
Section 125 Cafeteria Plan .....	11
Health Care Reform Changes .....	12
Health Insurance Marketplace Exchange .....	14

## Insurance Plans

HMO Plan .....	19
Dental Plan .....	22
Vision Care Plan .....	24
Long-Term Disability Income Insurance .....	26
Individual Term Life Insurance .....	27
Accident Only Insurance .....	28
Cancer Insurance .....	29

## COTPA Benefits

Group Term Life Insurance and AD&D .....	32
Short - Term Disability Insurance .....	38
Deferred Compensation .....	39

## Additional Benefits

Employee Medical Center .....	42
Employee Assistance Program .....	43
Flexible Spending Accounts .....	44
Fitness Center .....	48

## Other Information

Dependent Eligibility Requirements .....	52
Important Benefit Plan Information .....	54
Continuation of Coverage (COBRA) .....	58
Guide to Qualifying Changes in Status .....	60
Payroll Calendar .....	61
Frequently Asked Questions .....	62

## Important Notifications

Medicare Disclosure .....	64
CHIP Notification .....	66
Glossary .....	67
Benefits Resource Directory .....	Back Cover

---

## About this Guide

This benefit guide is a compilation of City and COTPA sponsored employee benefits. It is intended for informational purposes only. The actual benefits available and the full descriptions of these benefits are governed in all cases by the relevant plan document, insurance contracts, and Ordinances and Resolutions of The City of Oklahoma City and COTPA and where applicable, collective bargaining agreements. If there are discrepancies between the benefit guide and the actual plan documents, insurance contracts, and Ordinances and Resolutions, the documents, contracts, and Ordinances and Resolutions will govern.

## HIPAA Compliance

The Health Insurance Portability and Accountability Act (HIPAA) requires that your health insurance plan limit the release of your health information to the minimum necessary required for your care. If you have questions about your claims, contact your insurance carrier first. If, after contacting the insurance carrier, you need a representative of the City of Oklahoma City's Employee Benefits Division to assist you with any claim issues, you may be required to provide written authorization to release information related to your claim. The City of Oklahoma City advises you that the HIPAA Notice of Privacy Practices is available to you by accessing <http://www.okc.gov/employees/benefits/index.html>. If you do not have access to the internet and you would like a copy of the HIPAA Notice of Privacy Practice, or if you have any questions, please contact a representative of the Employee Benefits Division at 405-297-2144.



**2016**



**BENEFIT**

# S ENROLLMENT

**BENEFITS PROGRAM  
THINGS TO KNOW  
ENROLLMENT INFORMATION  
BENEFIT HIGHLIGHTS  
YOUR BENEFIT DESIGN  
SECTION 125 CAFETERIA PLAN  
HEALTH INSURANCE MARKETPLACE EXCHANGE**

# Benefits Program

## Eligibility & Coverage Information

### Enrollment

All eligible employees may attend on-site enrollment to elect coverage with supervisor approval.

On-site enrollment will begin on **Monday, October 26, 2015 and end on Friday, October 30, 2015**. Please refer to page 8 of this guide for a complete enrollment schedule. There will be a sign in sheet for those employees who will be attending outside of their work schedule. Employees will be required to sign in and out.

To make changes to your life insurance with Mutual of Omaha, a separate enrollment will be available. Please contact COTPA Human Resources for time and location.

### Plan Eligibility

Eligibility is determined by the requirements stated in the appropriate plan document or insurance policy for the year in question. Since the plans are subject to change, eligibility may also change. If you change coverage from one plan to another, you and your dependent(s) must meet the requirements of the new plan selected.

### Employee Eligibility

You are eligible to participate in the City's health and welfare plans if you are classified as a regular, full-time active COTPA employee.

You and your dependents will not be covered until you complete the appropriate paperwork and provide the necessary documents to be enrolled (i.e. birth certificates, marriage license, copy of the social security card, etc.), and pay the required premium(s).

**For more information, contact COTPA  
Human Resources at 405-297-3346**

## Things to Know

### OKC Care- Employee Medical Center

The no cost OKC Care Employee Medical Center is opening in Fall 2015 and is available to employees, spouses and dependents (ages 2 & up) covered on the City's health plan.

### Increased Benefit Allowance - Vision and Health Flexible Spending Accounts

For 2016, the allowance for frames or contact lens for the vision plan is \$150. The annual contribution limit for Health Flexible Spending Accounts is \$2,550.

### Enrollment Information

By taking no enrollment action, you will remain enrolled in the same benefit plan and premiums will automatically adjust to the new rates, with the exception of the Health Flexible Spending Account or Dependent Day Care Spending Account. **The Health Flexible Spending Account and Dependent Day Care Spending Account require a new election yearly.**

### 1st Deduction

The first premium for your new benefit elections will be deducted from earnings on the January 1, 2016 pay date. Remember to review your paycheck to ensure that the proper premiums are being deducted based on your enrollment elections.

### Make Changes

Open enrollment is your opportunity to make changes to your coverage each year. Changes during the plan year can only be made due to a qualifying event listed on page 60. Employees must notify COTPA Human Resources or the City's Employee Benefits Division within 31 days of the event to update coverage. Common qualifying events are marriage, divorce, or birth of a child.

# Enrollment for Plan Year 2016

## Important Dates to Remember

Your On-site Enrollment Dates are:

October 26, 2015 - October 30, 2015

Your Period of Coverage Dates are:

January 1, 2016 - December 31, 2016

## Open Enrollment Deadlines

Required Open Enrollment Legal Documentation Due:

October 30, 2015

Confirmation Statement Changes Due:

November 20, 2015

## Important Enrollment Information

By taking no enrollment action, you will remain enrolled in the same benefit plan and premiums will automatically adjust to the new rates, with the exception of a Health Flexible Spending Account or Dependent Care Account. **The Health Flexible Spending Account and Dependent Care Spending Account require a new election every year.**

**NOTE: Coverage will only continue for the next plan year, if all required documents supporting eligibility for benefits have been provided to the Employee Benefits Division.**

## 1<sup>st</sup> Deduction

The first premium for your new benefit elections will be deducted from earnings on the January 1, 2016 pay date. **Remember to review your paycheck to ensure that the proper premiums are being deducted based on your enrollment elections.**

## Open Enrollment

Each year Open Enrollment provides you an opportunity to change plans and modify dependent coverage. Changes made become effective January 1, 2016, and will remain in effect through the plan year (January 1, 2016 - December 31, 2016).

**NOTE: If dependent eligibility changes during the year you must notify the COTPA Human Resources Division within 31 days of the qualifying event (please see page 60 for additional information regarding Qualifying Events).**

## What You Need to Do During Annual Open Enrollment

1. Review the benefits available and determine which plans best meet your needs.
2. Review the family members you have covered under the Plan. During the annual enrollment period, you are verifying that your dependents meet the City's benefit eligibility requirement. You may be required to provide supporting documentation.
3. Ensure COTPA has your correct mailing address on file in the Human Resources Department.

## Administrative Information

### Clerical Error/Delay

Clerical error or delay will not invalidate coverage or cause coverage to be in force. Coverage is governed solely by terms and provisions of the Plans, the City of Oklahoma City's policy, or COTPA's policy. Additionally, payment or lack of payment of premiums will not cause coverage under a Plan to commence or terminate. However, upon discovery of clerical error or delay, which results in over or under collection of premiums, an adjustment will be made to reflect the correct amount of premiums. The City of Oklahoma City and/or COTPA has the right to collect premiums owed by the employee and conversely, the employee will be reimbursed if an overpayment occurs. Additionally, if a clerical error results in the processing of claims against the Plan, any payments disbursed to providers will be invalidated and payment of services will be the responsibility of the employee.

## Remember...

We recommend reviewing your current information, including...

- Updating your beneficiaries.
- Removing ineligible dependents
  - If you have Child Life Insurance coverage and your children are over the age of 21 and not a full time student, your children are no longer eligible for this coverage.
  - If you have Spousal Life Insurance coverage, and are divorced, your ex-spouse is no longer eligible for this coverage.
  - If a child no longer qualifies for coverage as a dependent (i.e. stepchildren who are no longer eligible due to divorce, loss of guardianship, etc.)

# Enroll On - Site

## On-Site Enrollment will be held October 26 - 30th, 2015 from 8:00 a.m. - 5:00 p.m.

Civic Center Music Hall - 2nd Floor Hall of Mirrors

On-site enrollment counselors will be available to assist you with the enrollment process. Employees are authorized up to two hours of paid leave to participate in the enrollment process. Please remember to discuss with your supervisor to determine the best date to attend. If you are unable to attend On-site Enrollment on the day you are scheduled, you may choose a time most convenient for you, with supervisor approval.

Monday, October 26, 2015 8:00 a.m. - 5:00 p.m.	Tuesday, October 27, 2015 8:00 a.m. - 5:00 p.m.	Wednesday, October 28, 2015 8:00 a.m. - 5:00 p.m.	Thursday, October 29, 2015 8:00 a.m. - 5:00 p.m.	Friday, October 30, 2015 8:00 a.m. - 5:00 p.m.
<b>Last Names:</b>  <b>A - E</b>  <b>K - O</b>	<b>Last Names:</b>  <b>F - J</b>  <b>L - T</b>	<b>Last Names:</b>  <b>K - O</b>  <b>U - Z</b>	<b>Last Names:</b>  <b>L - T</b>  <b>A - E</b>	<b>Last Names:</b>  <b>U - Z</b>  <b>F - J</b>

### By enrolling on-site you can enroll in:

- Medical
- Vision
- Accident Only Insurance
- 457(b) Savings Plan
- Dental
- Long-Term Disability
- Cancer Insurance
- Fitness Center
- Individual Term Life
- Flexible Spending Accounts

### Documents required for Benefit Enrollment or Changes

Birth Certificate	Medicare Card	Social Security Card
Dependent Eligibility Form	Common Law Marriage Affidavit and Documentation	Legal Guardianship Documents
Marriage License	Divorce Decree	Adoption Papers



# Benefit Highlights

## New Employee Orientation

The Central Oklahoma Transportation and Parking Authority provides specific details about available benefit options during New Employee Orientation. Any full-time employee who desires more information regarding their current health and welfare plans may contact the City of Oklahoma City Employee Benefits Division at 297-2144 or COTPA Human Resources at 297-3346 to discuss or schedule a meeting.

## Benefit Effective Date (for new employees)

Coverage begins on the first day of the month following the first full month of full-time employment, excluding the month of hire.

## Coverage Ending Dates

In general, your group benefits will end on the last day of the month if:

- The Plan is terminated
- The premium ceases to be paid
- The employee no longer meets the Eligibility Requirements
- The employee voluntarily terminates his/her benefit(s)
- Employment terminates

## Coverage Ending Dates for Dependents

In general, your group benefits for Covered Dependents will end on the last day of the month if:

- The Plan is terminated
- The premium ceases to be paid
- The dependent no longer meets the Eligibility Requirements
- The employee voluntarily terminates his/her benefits for the dependent
- Employment terminates
- The date the plan is amended to end coverage for a benefit program class of participants of which the dependent is a member
- The dependent ceases to be a dependent as defined by the Plan
- The employee fails to provide the required documentation for the dependent
- The employee dies and survivorship benefits are not available
- The legal guardianship or legal custody relationship is terminated for any reason

In the case of a disabled dependent, the last day of the month in which any of the following events occur:

- The date the child is no longer dependent on the employee for support
- The date the employee fails to provide any required proof of the uninterrupted continuation of the disability or fails to authorize and comply with any required examinations

### Recognizing Your Needs

#### Structuring your Benefits

The Central Oklahoma Transportation and Parking Authority (COTPA) recognizes that employees have different needs. That's why COTPA offers a benefit program that allows you to choose among a number of benefit options.

As a participating trust, COTPA employees are being offered coverage through the group plans sponsored by the City of Oklahoma City. A plan sponsor is the entity that establishes and manages a benefit plan to members.

You can select from different benefit options to design the benefit plan that's right for you. You are encouraged to carefully consider your personal situation as you evaluate your benefit choices.

#### Group Plans

A group plan is a single policy covering a group of individuals.

Group benefits currently offered by The City of Oklahoma City include:

- Major Medical Insurance
- Dental Insurance
- Vision Plan
- Long Term Disability Plan
- Health and Dependent Care Flexible Spending Accounts
- Employee Assistance Program

Group benefits currently sponsored by the Central Oklahoma Transportation and Parking Authority include:

- Group Term and AD&D Life Insurance
- Short - Term Disability Plan

#### Individual Plans

An individual plan is owned by the employee and may be continued if employment with COTPA ends. Premiums are based on individual assessment and are subject to review and approval by the provider company. Individual benefits currently include:

- Accident Insurance
- Cancer Insurance
- Individual Term Life Insurance

If you have questions regarding your City benefits, contact a representative of the Employee Benefits Division at 297-2144 or the appropriate Plan provider.

If you have questions regarding your COTPA benefits, contact a representative of COTPA Human Resources or the appropriate Plan provider.

### Contributions for Major Medical Health Insurance:

Plan Participation	Employee Contribution	COTPA's Contribution
HMO	15% of the premium	85% of the premium

### Example for Family Coverage:

#### Health Maintenance Organization

Employee contributes: \$306.37 / per month

COTPA contributes: \$1,736.07 / per month

#### Dental Benefit

Employee contributes: \$51.81/ per month Low Plan Option

\$83.95/ per month High Plan Option

COTPA contributes: \$16.00 / per month

# Section 125 Plan

## Section 125 Plan

### Section 125 Cafeteria Plan

Full-time employees are eligible to participate in the COTPA's Section 125 Cafeteria Plan. The plan allows you to pay your premiums for qualified insurance plans on a pre-tax basis, which can reduce your total taxable income and possibly increase your take-home pay.

### Benefits Eligible for Section 125 Cafeteria Plan

- Group Medical Insurance
- Dental Insurance
- Vision Insurance
- Accident Only Insurance
- Cancer Insurance

### Section 125 Example

Pre-Tax Example		After-Tax Example
\$2,500.00	Monthly Gross Salary	\$2,500.00
-\$280.00	Pre-Tax Medical Insurance	\$0.00
-\$25.00	Pre-Tax Accident Insurance	\$0.00
\$2,195.00	Adjusted Monthly Gross Salary	\$2,500.00
-\$439.00	Estimated Federal Tax (20%)	-\$500.00
-\$167.92	Estimated FICA (7.65%)	-\$191.25
\$0.00	After-Tax Medical Insurance	-\$280.00
\$0.00	After-Tax Accident Insurance	-\$25.00
<b>\$1,588.08</b>	<b>Take-Home Pay</b>	<b>\$1,503.75</b>

\* Taxes are a sample average of State, Federal and FICA taxes. Your average tax rate may vary.

# Health Care Reform Changes

## A Summary of Impacts on Employees

The impact of health care reform requires you to take action — enroll yourself in minimum essential coverage or pay a penalty.

The Patient Protection and Affordable Care Act, also known as health care reform or the Affordable Care Act, was enacted on March 23, 2010, and has been amended many times already. In its current form, the law has resulted in a steady stream of regulations and guidance as various governmental entities clarified employers' requirements under the law over the past three years. The aspect of the legislation that will affect you as an individual is known as the individual mandate. Most Americans are required to purchase health insurance coverage that meets a certain minimum standard. If such coverage is not purchased, individuals will pay an additional tax on his or her personal income tax return.

As plan sponsor, the City of Oklahoma City will continue to implement provisions to comply with the requirements of the health care reform law. This summary focuses on the changes that affect you as an individual, as well as changes in the benefit programs offered in 2016. We encourage you to pay careful attention to your health care benefits so you can keep up with the changes.

### Essential Health Benefits Maximum Out-of-Pocket Limits

The Affordable Care Act (ACA) establishes a maximum annual out-of-pocket amount for in-network Essential Health Benefits (EHBs).

The categories of essential health benefits are:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Copayments, coinsurance and deductibles for all in-network plan benefits generally apply toward the out-of-pocket limits.

For plan year 2016, the ACA Essential Health Benefits maximum in-network out-of-pocket limits for the plan sponsored by the City of Oklahoma City is as follows:

### United Healthcare (HMO) Plan

Medical and Prescription Benefit combined:

- \$6,850 employee only coverage
- \$13,700 family coverage

### Penalty assessed when you file your taxes if not enrolled in a "Minimum Essential Coverage" Plan.

Year	Flat Dollar		Percentage of Income
	Adults in Household	Children In household 18 Years or Younger	Calculated when filing taxes for the applicable year*
2015	\$325	\$162.50	2%
2016	\$695	\$347.50	2.5%

\* \*\*The penalty amount is determined by subtracting exemptions and standard deductions from household income. The resulting figure is multiplied by the percentage of income. If this figure is greater than the flat dollar amount, the taxpayer pays the percentage of income penalty.

# Health Care Reform Changes

## *A Summary of Impacts on Employees*

### **What coverage must I carry to avoid paying a penalty?**

Nearly all Americans are required to carry “minimum essential coverage” or pay a penalty. Most employer sponsored group health insurance qualifies as minimum essential coverage, as do governmental coverage (like Medicare, Medicaid, CHIP and TRICARE), retiree coverage, COBRA coverage and individual policies. The coverage we offer you qualifies as minimum essential coverage. If you decide not to take our coverage, the penalty amount applies if you go without minimum essential coverage for at least nine months (you cannot have a gap in coverage for more than a continuous three-month period). The penalty assessed when you file your taxes will be the greater of a flat dollar amount or a percentage of income amount, illustrated in the table on page 14.

### **Do I have to take the coverage my employer offers me?**

No. But you should be aware that in most cases, the election you make is considered irrevocable and cannot be reversed if you change your mind. If you decide not to take employer-sponsored coverage, you should purchase coverage elsewhere, such as through a health insurance exchange, discussed next.

In some cases you could experience either a HIPAA special enrollment right or qualifying event that would allow you to enroll in coverage midyear. Examples might include if you get married, have a baby or adopt a child midyear, qualify for premium assistance through CHIP or lose coverage (through Medicaid or another employer-sponsored plan). If the plan offered is a non-calendar year plan, we may elect to include an optional Section 125 qualifying event to allow you to enroll or drop the coverage midyear. Importantly, not paying premiums for an individual policy or having a change in financial condition will not allow you to join our plan midyear. Ask your Employee Benefits representative for more information about this. In all cases, we are not permitted to retaliate against you for choosing to enroll in coverage somewhere other than our plan.

### **Where can I get coverage if I do not want my employer’s coverage?**

The federal government and states set up online public health insurance exchanges. You may hear these referred to as marketplaces. There are also many private exchanges and marketplaces. Some states have already created marketplaces.

Importantly, the public exchanges set up and administered by the federal government and the states are the only avenue for qualifying employees to receive assistance with paying premiums and reducing other cost-sharing normally associated with health insurance (including deductibles, co-payments and co-insurance) in the form of advance tax credits and subsidies. These are not available in private exchanges. Income parameters and other eligibility requirements apply to qualify for a tax credit or subsidy. To qualify for subsidies, an employee must have household income of between 100 percent and 400 percent of the federal poverty line. Plus, the cost of health insurance premiums must exceed 9.56 percent of household income.

### **What should I consider when deciding whether to enroll in coverage offered through my employer versus an exchange?**

Employer-sponsored coverage is generally subsidized by the employer offering the coverage. This means the cost to you is most likely less than it would be if you purchased it on your own. In many cases, the amount of the employer contribution is more than the federal subsidy or tax credit that you would qualify for through a public exchange. Another reason to consider keeping employer-sponsored coverage is the tax implications of paying for coverage on your own. Coverage purchased through a public exchange cannot be paid on a pre-tax basis. However, paying for coverage offered through your employer can be done on a pre-tax basis. Depending on the amount of premiums paid and your individual effective tax rate, you may see a significant savings in your taxes by paying for employer-sponsored coverage on a pre-tax basis.

# Health Insurance Marketplace Exchange

## New Health Insurance Marketplace Coverage Options and Your Health Coverage

### **PART A: General Information**

Key parts of the health care law took effect in 2014, a new way became available to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

#### **What is the Health Insurance Marketplace?**

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in November 2015 for coverage starting as early as January 1, 2016.

#### **Can I Save Money on my Health Insurance Premiums in the Marketplace?**

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

#### **Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?**

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.56% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

#### **How Can I Get More Information?**

For more information about your coverage offered by your employer, please check your summary plan description or contact City of Oklahoma City, Employee Benefits at 405-297-2144

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](http://HealthCare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

# Health Insurance Marketplace Exchange

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name : **Central Oklahoma Transportation and Parking Authority**
4. Employer Identification Number (EIN) : **73-0758089**
5. Employer address: **2000 South May Avenue**
  
6. Employer phone number: **405-297-3346**
7. City: **Oklahoma City** 8. State: **Oklahoma** 9. ZIP code: **73108**
10. Who can we contact about employee health coverage at this job?  
**City of Oklahoma City Employee Benefits**
11. Phone number (if different from above) **405-297-2144**
12. Email address: **employee.benefits@okc.gov**

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to eligible employees currently classified as a regular, full-time active employee.
- With respect to dependents: We do offer coverage. Eligible dependents are:
  - Spouse
  - Child(ren)
  - Legally adopted children
  - Child(ren) under Legal Guardianship
  - Step-Child(ren)

This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool.

13. Is the employee currently eligible for coverage offered by this employer, or will the employee be eligible in the next 3 months: **Yes, eligible employees are those currently classified as a regular, full-time active employee as defined previously on this form. Open Enrollment to add or change coverage is October 12 to October 31, 2015 to be effective January 1, 2016.**
14. Does the employer offer a health plan that meets the minimum value standard\*? **Yes**
15. For the lowest-cost plan that meets the minimum value standard\* offered only to the employee: How much would the employee have to pay in premiums for this plan? **HMO plan: \$49.41 per pay period (24 pay periods)**

\* An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)



**2016**

**INSURAN**



# ICE PLANS

**HMO PLAN**  
**DENTAL PLAN**  
**VISION CARE PLAN**  
**LONG-TERM DISABILITY INCOME INSURANCE**  
**INDIVIDUAL TERM LIFE INSURANCE**  
**ACCIDENT ONLY INSURANCE**  
**CANCER INSURANCE**

# Health Plan Benefits

This section of the benefits guide includes plans offered through the City of Oklahoma City. The City of Oklahoma City is the plan sponsor.

A plan sponsor is the entity that establishes and manages a benefit plan to members. The plans are being made available to participating trust members. As an employee of the Central Oklahoma Transportation and Parking Authority (a participating trust), you are eligible to participate in the City of Oklahoma City's sponsored plans.

All services are coordinated by a UnitedHealthcare primary care physician. The following summaries do not contain a complete listing of the exclusions, limitations, and conditions, which may apply to benefits shown. For more information, call UnitedHealthcare at **800-825-9355**.  
*Group Number 010931*

## Primary Care Physician (PCP)

Each family member may choose a PCP from one of the doctors listed in UnitedHealthcare's Provider Directory. The doctors are listed according to the city where they are located. Members may change their PCP every month by contacting a UnitedHealthcare customer service representative. PCP changes will take effect the first of the following month. For example, if a member calls September 30th the PCP change will take effect on October 1st. Also, members do not have to stay within a certain network of physicians. For instance, if your PCP is with Mercy and you want to see a St. Anthony specialist, you can. Additionally, if you are with a Mercy PCP and want to move to a St. Anthony PCP the next month, you can.

- Step 1: Choose the type of physician (family practice, internal medicine, pediatrics)
- Step 2: Consider location
- Step 3: Consider reputation, ask friends, or contact Customer Services
- Step 4: Indicate the ID number and Name for your selected PCP to the enroller or on the enrollment form (paper or electronic)

## Specialty Care

Members do not have to have a referral to see a specialist as long as the specialist is in the UnitedHealthcare network.

## Authorized Inpatient and Outpatient Care

The PCP and/or the specialist determines required inpatient and outpatient care, and he/she will work together to arrange these covered services. All inpatient and out-of-area outpatient services, except emergency and urgent care services, must be pre-authorized by the Primary Care Physician (PCP) at an in-plan facility (contracting hospital, clinic, etc.).

## Mail Order Prescription Drug Program

UnitedHealthcare partners with Optum RX for your mail order prescriptions. Interested in receiving your maintenance medications through the mail instead of going to the pharmacy? UnitedHealthcare offers a convenient way to order your maintenance medications and have them delivered to you. Receive for up to a 90-day supply for two prescription copays. Call Customer Services for a mail order form, or go to [www.myuhc.com](http://www.myuhc.com) to link to the mail order prescription drug program form.

## Your ID Card

You and each of your covered family members will receive a member identification (ID) card from the Plan. When you go to a doctor or hospital, provide the card before you receive treatment.

## UnitedHealthcare Website

Visit the UnitedHealthcare website at [www.myuhc.com](http://www.myuhc.com). The website features searchable provider and pharmacy directories, a searchable formulary and product line information. **Questions? Call the Customer Service Department at 800-825-9355 or 800-557-7595 (TDHI).**

# Health Plan Benefits

HMO Rates per pay period	
Member Only	\$49.41
Member + Spouse	\$111.18
Member + Child	\$86.48
Member + Children	\$106.24
Member + Family	\$153.19

Plan Features	HMO Plan
Selection of Doctors	Member selects from the UnitedHealthcare Signature Value network of providers
Network Provider Exceptions	No benefits outside of network
Deductible - Person	\$0
- Family	\$0
Coinsurance Maximum - Individual	N/A
Out-of-Pocket Maximums - Individual	\$1,500
- Family	\$3,000
Lifetime Benefit Maximum	No lifetime maximum
Contact Information for Additional Questions	UnitedHealthcare 800-825-9355 www.myuhc.com

The Summary of Benefits and Coverage is available by contacting COTPA Human Resources

# Health Plan Benefits

Common Medical Event	Services You May Need	HMO Plan
If you visit a health care provider's office or clinic...	Primary care visit to treat an injury or illness	\$15 copayment per visit
	Specialist visit	\$15 copayment per visit
	Preventative Care/Screening/Immunization	Plan pays 100%
	Chiropractic Care	\$15 copayment
If you have a test...	Diagnostic Test (x-ray, blood work)	\$0
	Imaging (CT/PET Scans, MRIs)	\$0
If you need drugs to treat your illness or condition...	Generic Drugs	\$10
	Preferred Brand	\$25
	Non-Preferred Brand	\$40
	90-day Mail Order	2 copayments for up to a 90-day supply
	Website for more information	<a href="http://www.myuhc.com">www.myuhc.com</a>
If you become pregnant...	Prenatal and postnatal care	\$15 copayment first visit
	Delivery and all inpatient services	\$100 copayment per admission
If you need immediate medical attention...	Emergency medical transportation	\$0 copayment (prior authorization required except for emergencies)
	Emergency Room	\$50 copayment, waived if admitted
	Urgent Care	\$15 copayment
If you have outpatient surgery...	Facility fee (e.g. ambulatory surgery center)	\$50 copayment
	Physician/Surgeon fee	\$0 copayment per visit
If you have a hospital stay...	Facility Fee (e.g. hospital room)	\$100 copayment per admission
	Physician/Surgeon Fee	\$0
If you have mental health, behavioral health, or substance abuse needs...	Mental/Behavioral Health Outpatient Services	\$15 copayment per visit
	Mental/Behavioral Health Inpatient Services	\$100 copayment per admission
	Substance Use Disorder Outpatient Services	\$15 copayment per visit
	Substance Use Disorder Inpatient Services	\$100 copayment per admission
If you have recovery or other special health needs...	Home Health Care	\$0
	Rehabilitation Services	\$100 copayment per admission
	Skilled Nursing Care	\$0 (Limited to 100 consecutive Inpatient days per disability)
	Durable Medical Equipment	\$0 (\$5,000 maximum benefit per Calendar Year)
	Hearing Services (Adult)	\$0 copayment (Limited to one hearing aid every 3 years)
If your child needs dental, eye care, or hearing services...	Eye Exam	\$15 copayment (One visit per year) <a href="http://www.myspectera.com">www.myspectera.com</a>
	Glasses	Preferred pricing from network provider
	Dental Check-up	No benefit
	Hearing Services	No copayment on hearing aids for children age 17 and under

# Dental Plan

BlueCross BlueShield of Oklahoma

## Dental Benefit Highlights

Type of Service	Low Option		High Option	
	Network Benefits	Non-Network Benefits	Network Benefits	Non-Network Benefits
<b>General Provisions</b>				
Calendar Year Deductible	\$50 Individual/ \$150 Family	\$50 Individual/ \$150 Family	\$50 Individual/ \$150 Family	\$50 Individual/ \$150 Family
Three-month Deductible carryover applies	Yes	Yes	Yes	Yes
Deductible credit from prior carrier	Yes	Yes	Yes	Yes
Calendar Year Maximum per Participant	\$1,000	\$1,000	\$1,500	\$1,500
<b>Diagnostic and Preventive Care Benefits</b>				
Deductible Waived				
Oral Examinations (2 exams per benefit period)	100%	100%	100%	100%
Prophylaxis (2 cleanings per benefit period)				
Fluoride Treatment (to age 19)				
Dental X-rays				
<b>Miscellaneous Services</b>				
Sealants				
Space Maintainers	100%	100%	100%	100%
Labs and Tests				
Palliative Care				
<b>Restorative Services</b>				
Routine Fillings (amalgams and resins)	80%	60%	80%	80%
<b>General Services</b>				
Intravenous sedation	80%	60%	80%	80%
Injection of antibiotic drugs				
Stainless Steel Crowns				
<b>Endodontic Services</b>				
Root Canals	50%	30%	80%	80%
Direct pulp caps				
<b>Periodontal Services</b>				
Scaling and root planning	50%	30%	80%	80%
Osseous surgery				
<b>Oral Surgery Services</b>				
Simple/Surgical tooth extractions	50%	30%	80%	80%
<b>Crowns, Inlays/Onlays Services</b>				
Inlays, Onlays and Crowns (other than temporary crowns)	50%	30%	50%	50%
<b>Prosthetic Services</b>				
Bridges	50%	30%	50%	50%
Full and partial dentures				
Implants				
<b>Orthodontic Benefits (no deductible)</b>				
Orthodontic Diagnostic Procedures and Treatment (Adult and Child)	50%	50%	50%	50%
Lifetime Maximum per Participant	\$1,000	\$1,000	\$1,200	\$1,200

# Dental Plan

*BlueCross BlueShield of Oklahoma*

## Employee Information

This is a general summary of your benefit design. Please refer to your dental benefit booklet for other details and for limitations and exclusions.

## Eligibility

The following eligibility provisions apply:

- Dependent children are covered to age 26. Disabled dependent children can be covered beyond age 26.
- Retirees are eligible for coverage.

## Pre-Existing Condition

A pre-existing condition exclusion will apply to expenses involving the replacement of teeth that were missing prior to the effective date of the dental contract. This exclusion will not apply to:

- Any participant who becomes effective on the dental contract date who was covered under a previous group dental care contract by the Employer.
- Any participant who has been continuously covered for 24 months under a group dental care contract with BlueCross BlueShield of Oklahoma, which included prosthetic benefits.

## Limitations

When the course of treatment will be in excess of \$300, a predetermination request should be submitted to BlueCross BlueShield of Oklahoma in advance of treatment.

## Freedom of Choice

The dental plan allows you the freedom to choose any dentist you wish. Below highlights the differences between choosing a Contracting Network Dentist and a Non-Contracting Dentist, who is not part of BlueCross BlueShield of Oklahoma's Dental network

### Contracting Network Dentist

Regardless of what plan you are enrolled in (Low Plan Option or High Plan Option), when you receive services from a Contracting Network Dentist, you receive the following advantages:

- Reduced out-of-pocket costs due to the provider accepting a negotiated (discounted) allowed amount;
- No balance billing for amounts over the allowed amount. However, you are still responsible for your co-insurance amount;
- No referral needed for specialty dentists;
- Contracting network dentists will submit claims for you.

When you receive services from a Non-Contracting Dentist, your out-of-pocket cost will be greater, as Non-Contracting Dentists do not accept any negotiated (discounted) fees. Therefore, the dentist will be reimbursed based on the Allowed Amount, as determined by the plan, and you are balance billed for costs exceeding the BlueCross BlueShield of Oklahoma Maximum Allowable Amount.

Please note, there is a difference on how Non-Contracting Dentists are reimbursed, based on the plan you may be enrolled in:

### • Low Plan Option:

Claims will be reimbursed at the Maximum Allowable Charge (MAC). This is where the plan will pay a set dollar amount for each procedure, regardless of the actual billed charge. You will be balance billed for the difference between BlueCross BlueShield of Oklahoma MAC and the total billed charge. You are required to file claim forms.

### • High Plan Option:

Claims will be reimbursed at a Usual and Customary (U&C) Allowed Amount, which is based on the geographic location of the rendering dentist. The U&C Allowed Amount may be higher or lower than what your dentist charged, so you may be balance billed for the costs exceeding the BlueCross BlueShield of Oklahoma U&C Allowed Amount.

Please note that the dental plan is a "freestanding" product and can be purchased separately from the health product, i.e., an employee can have only himself covered for health, but have dental for the family and vice versa.

Rates per pay period:	
BlueCross BlueShield Dental Low Plan	
Member Only	\$2.60
Member + 1	\$13.20
Member + 2 or more	\$25.91
BlueCross BlueShield Dental High Plan	
Member Only	\$7.62
Member + 1	\$23.24
Member + 2 or more	\$41.98

# Vision Care Plan

VSP

## Your VSP Vision Benefits Summary

Why enroll in VSP? Your eyes deserve the best care to keep them healthy year after year. Plus with VSP, you'll get a great value on your eyecare and eyewear.

## You'll Like What You See with VSP

### Value and Savings.

You'll get great benefits on your exam and eyewear at an affordable price.

### Personalized Care

You'll get quality care that focuses on your eyes and overall wellness through a WellVision Exam® from a VSP doctor. When you see a VSP doctor, you'll get the most out of your benefit and have lower out-of-pocket costs. Plus, with a VSP doctor your satisfaction is guaranteed—if you're not 100% happy, we'll make it right.

### Great Eyewear

Choose the eyewear that's right for you and your budget.

### Choice of Providers

With open access to see any eyecare provider, you can see the one who's right for you. Choose a VSP doctor or any other provider.

## Using your VSP benefit is easy.

- **Find an eyecare provider who's right for you.** To find a VSP doctor, visit [vsp.com](http://vsp.com) or call 800.877.7195.
- **Review your benefit information.** Visit [vsp.com](http://vsp.com) to review your plan coverage before your appointment.
- **At your appointment, tell them you have VSP.** There's no ID card necessary.

**That's it! We'll handle the rest**—there are no claim forms to complete when you see a VSP doctor.

## Choice in Eyewear

From classic styles to the latest designer frames, you'll find hundreds of options for you and your family. Choose from great brands, like bebe®, Calvin Klein, Disney, FENDI, Nike, and Tommy Bahama®.

## Enroll in VSP today.

## You'll be glad you did.

[vsp.com](http://vsp.com)

800-877-7195

*VSP guarantees coverage from VSP doctors only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.*

Vision Rates per pay period:	
Member Only	\$3.50
Member + 1	\$6.49
Member + 2 or more	\$10.44



# Vision Care Plan

VSP

VSP Doctor Network: VSP Choice

Benefit	Description	Copay	Frequency
<b>Your Coverage with a VSP Doctor</b>			
<b>WellVision Exam</b>	<ul style="list-style-type: none"> <li>Focuses on your eye health and overall wellness</li> </ul>	\$10	Every Calendar Year

<b>Prescription Glasses</b>		<b>\$25</b>	<b>See Frame and Lenses</b>
Frame	<ul style="list-style-type: none"> <li>\$150 allowance for a wide selection of frames</li> <li>20% off the amount over your allowance</li> </ul>	Included in Prescription Glasses	Every Calendar Year
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every Calendar Year
Lenses Options	<ul style="list-style-type: none"> <li>Standard progressive lenses \$55 copay</li> <li>Premium progressive lenses \$95-\$105 copay</li> <li>Custom progressive lenses \$150-\$175 copay</li> <li>Average 20-25% off other lens options</li> </ul>	\$55 \$95 - \$105 \$150 - \$175	Every Calendar Year

<b>Contact (Instead of glasses)</b>	<ul style="list-style-type: none"> <li>\$150 allowance for contacts and the contact lens exam (fitting and evaluation).</li> <li>15% off contact lens exam (fitting and evaluation)</li> </ul>	\$0	Every Calendar Year
-------------------------------------	--	-----	---------------------

<b>Extra Discounts and Savings</b>	<b>Glasses and Sunglasses</b>	<ul style="list-style-type: none"> <li>20% off additional glasses and sunglasses, including lens options, from any VSP doctor within 12 months of your last WellVision Exam</li> </ul>
	<b>Laser Vision Correction</b>	<ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.</li> </ul>

<b>Your Coverage with Other Providers</b>			
Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.			
Exam ..... Up to \$45	Single vision lenses ..... Up to \$30	Lined trifocal lenses ..... Up to \$65	Contacts ..... Up to \$105
Frame ..... Up to \$70	Lined bifocal lenses ..... Up to \$50	Progressive Lenses ..... Up to \$65	
VSP guarantees coverage from VSP doctors only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.			

VSP does not provide identification cards. Visit vsp.com for a list of providers and plan benefits.

# Long-Term Disability Income Insurance

American Fidelity Assurance Company

How do you pay for your mortgage, bills, food and other monthly expenses? If your paycheck stopped today, could you maintain your current lifestyle?

American Fidelity's Long-Term Disability Income Insurance is designed to help protect you if you become disabled and cannot work due to a covered Accidental Injury or Sickness.

## How the Plan Works

If you become disabled due to a covered accident or sickness, long-term disability income insurance will pay up to 60% of your monthly income once you have satisfied the elimination period. Disability benefits will be payable up to the benefit period stated in your policy.

## Benefits Begin

Accidental Injury and Sickness benefits will be payable beginning on the 181st day of disability.

## Eligibility

All full-time employees and employees of members on active service. Applicant's eligibility for this program may be subject to insurability. It is your responsibility to see the American Fidelity representative once you have satisfied your employer's waiting period.

Coverage Feature	What It Means To You
Maximum Benefit of 60% of Your Monthly Gross Income	Protect up to 60% of your paycheck.
Accidental Injury and Sickness Coverage	You are covered in the case of a covered accident that occurs away from work or a covered sickness that causes you to be disabled.
Benefit Paid Directly to You, Regardless of Other Coverage	Use the money however best fits your financial needs, regardless of other insurance.
Waiver of Premium	Premiums are not required while you are disabled based on the length of your disability.
Age at Entry	Your premiums will be based on the date your policy becomes effective.
Return to Work Part Time	If you return to work part time, you will receive a portion of your disability benefit in addition to your take home pay.
Accidental Death Benefit	Receive a benefit if you die as the direct result of an Accidental Injury and death occurs within 90 days after the date of the Accidental Injury.
Affordable Premiums	Your monthly premiums could be paid with only one hour of a week's paycheck.
Payroll Deducted	Enjoy the convenience of having your premiums deducted straight from your paycheck.

Limitations, exclusions, and waiting periods apply. Refer to your policy for complete details. **This product is inappropriate for people who are eligible for Medicaid coverage.**

# Individual Term Life Insurance

American Fidelity Assurance Company

Life insurance is an important factor to any family. It serves as a foundation to help in the case of a loved one's premature death. Plan today to make the right move for your loved ones.

American Fidelity offers an Individual Term Life Insurance policy to help with your financial needs for your short-term and long-term goals.

## How the Plan Works

Individual Term Life Insurance is a death benefit protection with no cash accumulation feature. The policy is initially written for a 10, 20 or 30-year term period, but may be renewed at the insured's option for the same level renewal period depending upon the term chosen.

The last level renewal period is no later than age 70 for the 10-year term policy and age 60 for the 20-year term policy. Thereafter, premiums are renewable annually up to age 90. The 30-year term policy is renewable annually after the initial 30-year term period up to age 90. Renewal rates will be based on the insured's age at the time of renewal.

## Optional Riders

Enhance your base plan with the following riders:

- **Spouse Term Rider**
- **Children's Term Rider**

Coverage Feature	What It Means To You
Three Plan Options: 10, 20 and 30-Year Level Term Coverage	Choose the coverage period to meet your financial needs.
Guaranteed Premium	Your premiums are guaranteed for each applicable period.
Guaranteed Death Benefit	Your death benefit is guaranteed for the life of the policy provided premiums are paid.
Accelerated Death Benefit	Receive a portion of the chosen death benefit if you are diagnosed with a terminal condition. Limitations and exclusions may apply.
Conversion Benefit	Turn your policy into a permanent plan any time up to age 75. The rate for your new plan will be based on your attained age.
Guaranteed Renewable	Renew your policy up to age 90 regardless of your health.
Interim Coverage	You will be covered from the date of your application if you are insurable for the requested coverage on the date the policy takes effect. This Interim Coverage will remain in force until the policy has been issued or declined.
Enhance Your Coverage	Add an optional Spouse Term or Children's Term Rider to expand your policy.
Easy Application	No medical exams and minimal health questions. <sup>1</sup>
Portable	You own the policy. Take the coverage with you if you choose to leave your current job.
Payroll Deducted	Enjoy the convenience of having your premiums deducted straight from your paycheck.

<sup>1</sup> Issuance of the policy may depend on the answer to these question.

Limitations, exclusions, and waiting periods apply. Refer to your policy for complete details. **This product is inappropriate for people who are eligible for Medicaid coverage.** The company has the right to change premiums by class. The premium and amount of benefits provided vary dependent upon the plan selected. **Individuals life plans do not qualify under Section 125.**

# Accident Only Insurance

Limited Benefit Accident Only Insurance

American Fidelity Assurance Company

Whether a weekend warrior with an active lifestyle or the stay-at-home type, accidents can happen anytime, anywhere, without warning. Being prepared for the unexpected can make all the difference.

American Fidelity's Accident Only Insurance policy provides you a solution for those unforeseen accidents that life sometimes delivers. Our Limited Benefit Accident Only Insurance is designed to help pay for the unexpected medical expenses an individual may incur for the treatment of covered injuries received in an accident.

## How the Plan Works

Our Accident Only Insurance policy pays according to a wide-ranging schedule of benefits. In addition, the policy provides 24-hour coverage for accidents that occur both on and off the job.

All benefits are only paid as a result of Injuries received in an accident that occurs while coverage is in force. All treatment, procedures, and medical equipment must be diagnosed, recommended and treated by a physician. All benefits are paid once per covered person per covered accident unless otherwise specified in the limitations and exclusions section.<sup>1</sup>

<sup>1</sup>Premium and amount of benefits may vary dependent upon plan selected.

## Optional Accident Disability Income Rider

This rider covers you 24-hours a day and pays a monthly benefit amount when a covered person becomes totally disabled due to Injuries received in a covered accident after the elimination period. The monthly benefit will be paid directly to you to use as you see fit.

Coverage Feature	What It Means For You
Plan Options: Enhanced and Enhanced Plus	Choose the plan to meet your financial needs.
Four Choices of Coverage: Individual, Individual and Spouse, Individual and Child, or Family	Choose the coverage that fits your lifestyle.
Wide-Ranging Schedule of Benefits	Covers all types of covered injuries.
Wellness Benefit	After the policy has been in force for 30 days, you receive a benefit for an annual routine exam, including immunizations and preventive testing once per policy per calendar year.
Accident Emergency Treatment Benefit	Receive a benefit when emergency treatment in a Physician's office or emergency room occurs within 72 hours of a covered accident.
Benefit Paid Directly to You, to use as you see fit	Use the benefit however best fits your financial needs.
Guaranteed Renewable	Keep your coverage as long as premiums are paid as required.
24-Hour Coverage	You are covered on or off the job.
Portable	You own the policy. Take the coverage with you if you choose to leave your current job. Your premiums will remain the same.
Additional Coverage Options	Enhance the base plan by adding an optional rider.
Payroll Deducted	Enjoy the convenience of having your premiums deducted straight from your paycheck.

Limitations, exclusions, and waiting periods apply. Refer to your policy for complete details. **This product is inappropriate for people who are eligible for Medicaid coverage.** The premium and amount of benefits provided vary dependent upon the plan selected. The company has the right to change premiums by class (AO-03 Series). Availability of riders may vary by state.

# Cancer Insurance

Limited Benefit Cancer Indemnity Insurance Policy

American Fidelity Assurance Company

A cancer diagnosis may be overwhelming. Even with a good medical plan, the out-of-pocket costs of cancer treatment, such as travel, childcare, and loss of income, are considerable and may not be covered.

American Fidelity's Cancer Insurance can help offer financial protection so you can focus your attention on fighting cancer. We offer plans that can help assist with out-of-pocket costs often associated with a cancer diagnosis.

## How the Plan Works

Our plan is designed to help cover expenses if you are diagnosed with a covered cancer. With over 20 benefits available to you, this plan provides benefits for the treatment of cancer, transportation, hospitalization and more. We provide the money directly to you, to be used however you see fit.

## Optional Riders

Enhance your base plan with the following riders:

- **Critical Illness Rider**
- **Hospital Intensive Care Unit Rider**

Coverage Feature	What It Means For You
Plan Options	Choose the plan to meet your financial needs.
Three Choices of Coverage: Individual, Single Parent Family, or Family	Choose the coverage that fits your lifestyle.
Wide-Ranging Schedule of Benefits	Covers a wide range of treatments.
Benefit Paid Directly to You	Use the money however best fits your financial needs.
Guaranteed Renewable	Keep your coverage as long as premiums are paid as required.
Diagnostic and Prevention Benefit	Receive a benefit for visiting your doctor for a cancer screening test, which helps with early detection.
Transportation and Lodging	Receive benefits if you travel more than 50 miles from your home using the most direct route for covered treatment.
Portable	You own the policy. Take the coverage with you if you choose to leave your current job. Your premiums will remain the same.
Additional Coverage Options	Enhance the base plan by choosing from a selection of optional riders.
Payroll Deducted	Enjoy the convenience of having your premiums deducted straight from your paycheck.

Limitations, exclusions and waiting periods apply. Please refer to your policy for complete details. **This product is inappropriate for people who are eligible for Medicaid coverage.** The company has the right to change premiums by class. The premium and amount of benefits provided vary dependent upon the plan selected.



**2016**

**СОТРА В**

# ENEFITS

**GROUP TERM LIFE INSURANCE AND AD&D  
SHORT-TERM DISABILITY  
DEFERRED COMPENSATION**

# Term Life and AD&D Insurance

Mutual of Omaha

Eligibility - All Eligible Employees	
Eligibility Requirement	You must be actively at work (able to perform all normal duties of your job) to be eligible for coverage.
Minimum Work Hours	You must be working a minimum of 30 hours per week to be eligible for coverage.
Coverage Payment	Your employer pays 100% of the premium for this coverage.
Guarantee Issue Amount(s)	
For You	\$18,000
<p><i>Note: Subject to any reductions shown below, guarantee issue means the amount of insurance applied for which does not require evidence of insurability. Guarantee Issue is available to New Hires only. For New Hires, coverage amounts over the Guarantee Issue Amount will require a health application/evidence of insurability. For Late Entrants, all coverage amounts will require a health application/evidence of insurability.</i></p>	
Benefits	
Life Insurance Benefit Amount	For You: \$18,000* *In the event of death, the benefit paid will equal the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.
Accidental Death & Dismemberment (AD&D) Benefit Amount	For You: The Principal Sum amount is equal to the amount of life insurance benefit.



# Term Life and AD&D Insurance

Mutual of Omaha

Features	
Living Care/Accelerated Death Benefit	80% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$18,000.
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
Additional AD&D Benefits	In addition to basic AD&D benefits, you are protected by the following benefits: - Child Education                      - Seat Belt                      - Airbag - Common Carrier
Travel Assistance	The Travel Assistance program is an added benefit that provides assistance for your travels over 100 miles away from home or outside the country.
Employee Assistance Program (EAP)	The EAP program provides you and your loved ones access to trained professionals and resources for assistance with personal and workplace issues.
Conversion	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.
<p><i>Note: Additional information about the benefits and features of this plan will be included in the summary of coverage, which you will receive after enrolling, and in the certificate booklet, available from your employer. Please contact your employer if you have questions prior to enrolling.</i></p> <p><i>This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Term life insurance and accidental death &amp; dismemberment insurance are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Nebraska 68175. United of Omaha Life Insurance Company is licensed in every state except New York. Term Life Policy Form Number 7000GM-C-EZ-2001. AD&amp;D Policy Form Number 7000M-M-EZ 2001.</i></p>	

# Voluntary Term Life and AD&D Insurance

Mutual of Omaha

## Eligibility - All Eligible Employees

Eligibility Requirement	You must be actively at work (able to perform all normal duties of your job) to be eligible for coverage.
Dependent Eligibility Requirements	To be eligible for coverage, your dependents must be able to perform normal activities and not be confined (at home, in a hospital, or in any other care facility).
Minimum Work Hours	You must be working a minimum of 30 hours per week to be eligible for coverage.
Coverage Payment	You pay 100% of the premium for this coverage through easy payroll deduction.

## Coverage Guidelines

	Employee	Spouse	Child(ren)
Minimum	\$10,000	\$5,000	\$10,000
Maximum	5x annual salary, up to \$300,000	100% of employee's benefit, up to \$150,000	\$10,000
Guarantee Issue Amount	5x annual salary, up to \$100,000	100% of employee's benefit, up to \$35,000	100% of employee's benefit, \$10,000

*Note: Subject to any reductions shown below, guarantee issue means the amount of insurance applied for which does not require evidence of insurability. Guarantee Issue is available to New Hires only. For New Hires, coverage amounts over the Guarantee Issue Amount will require a health application/evidence of insurability. For Late Entrants, all coverage amounts will require a health application/evidence of insurability.*

## Benefits

Life Insurance Benefit Amount	<p>Within the coverage guidelines defined above, you select the amount of life insurance coverage you want.</p> <p>This plan includes the option to select coverage for your spouse and dependent child(ren). Children include those 14 days old, up to age 21 (25 if a full-time student).</p> <p><i>Note: In the event of death, the benefit paid will equal the benefit amount after any age reductions less any living care/accelerated death benefits previously paid under this plan.</i></p>
Accidental Death & Dismemberment (AD&D) Benefit Amount	<p>For you, your spouse and your dependent child(ren): The Principal Sum amount is equal to the amount of life insurance benefit.</p> <p>AD&amp;D coverage is available if you or your dependents are injured or die as a result of an accident, and the injury or death is independent of sickness and all other causes. The benefit amount depends on the type of loss incurred, and is either all or a portion of the Principal Sum.</p>

## Features

Living Care/Accelerated Death Benefit	80% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$300,000.
Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
Annual Benefit Amount Increase	If you enroll for even the minimum amount of coverage during your initial enrollment, you have the ability to enroll for additional coverage at your next enrollment, up to the Guarantee issue Amount. This feature allows you to secure additional life insurance protection in the event your needs change (ex. You get married or have a child).

# Voluntary Term Life and AD&D Insurance

Mutual of Omaha

## Features (Continued)

Additional AD&D Benefits	In addition to basic AD&D benefits, you are protected by the following benefits: - Child Education                      - Seat Belt                      - Airbag - Common Carrier
Portability	The portability feature allows you to continue this insurance for yourself and your dependents (if applicable) should your employment end, subject to the terms of eligibility defined in the policy, without having to provide evidence of insurability (information about your health).
Conversion	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.

*Note: Additional information about the benefits and features of this plan will be included in the summary of coverage, which you will receive after enrolling, and in the certificate booklet, available from your employer. Please contact your employer if you have questions prior to enrolling.*

## Age Reductions and Exclusions

*Your life insurance benefits and guarantee issue amounts are subject to age reductions. At age 65, amounts reduce to 65%. At age 70+, amounts reduce to 50%. Spouse coverage terminates at age 70. Coverage terminates at retirement.*

*Life insurance benefits will not be paid if the insured's death is the result of suicide within two years from the date of issue (the date coverage begins) of this coverage. If this occurs, the sum of the premiums paid will be returned to the beneficiary. The same applies for any future increases in coverage under this plan.*

*Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.*

*Please contact your employer if you have any questions prior to enrolling.*

*This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Term life insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Nebraska 68175. United of Omaha Life Insurance Company is licensed in every state except New York. Term Life Policy Form Number 7000GM-C-EZ-2001. AD&D Policy Form Number 7000M-M-EZ 2001.*

# Voluntary Term Life and AD&D Insurance

Mutual of Omaha

## Voluntary Term Life and AD&D Coverage Selection and Premium Calculation

Please note that the premium amounts presented below may vary slightly from the amounts provided on your enrollment form, due to rounding.

### To select your benefit amount and calculate your premium, do the following:

1. Locate the benefit amount you want to select from the top row of the employee premium table. Your benefit amount must be in an increment of \$10,000 ( ex. \$10,000, \$20,000, or \$50,000). Refer to the Coverage Guidelines section for minimums and maximums, if needed.
2. Find your age bracket in the far left column.
3. Your premium amount is found in the box where the row (your age) and the column (benefit amount) intersect.
4. Enter the benefit and premium amounts into their respective areas in the Voluntary Life and AD&D section of your enrollment form.

If the benefit amount you want to select is greater than \$100,000, select the benefit amount from the top row that when multiplied by another number results in the benefit amount you want to select. For example, if you want \$150,000 in coverage, you obtain your premium amount by multiplying the rate for \$50,000 times 3.

Employee Premium Table (24 Payroll Deductions Per Year)

	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
0-34	\$0.75	\$1.50	\$2.25	\$3.00	\$3.75	\$4.50	\$5.25	\$6.00	\$6.75	\$7.50
35-39	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
40-44	\$1.25	\$2.50	\$3.75	\$5.00	\$6.25	\$7.50	\$8.75	\$10.00	\$11.25	\$12.50
45-49	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$18.00	\$20.00
50-54	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25	\$19.50	\$22.75	\$26.00	\$29.25	\$32.50
55-59	\$4.75	\$9.50	\$14.25	\$19.00	\$23.75	\$28.50	\$33.25	\$38.00	\$42.75	\$47.50
60-64	\$7.50	\$15.00	\$22.50	\$30.00	\$37.50	\$45.00	\$52.50	\$60.00	\$67.50	\$75.00
65-69	\$13.25	\$26.50	\$39.75	\$53.00	\$66.25	\$79.50	\$92.75	\$106.00	\$119.25	\$132.50
70-74	\$23.50	\$47.00	\$70.50	\$94.00	\$117.50	\$141.00	\$164.50	\$188.00	\$211.50	\$235.00
75-79	\$38.75	\$77.50	\$116.25	\$155.00	\$193.75	\$232.50	\$271.25	\$310.00	\$348.75	\$387.50
80+	\$78.50	\$157.00	\$235.50	\$314.00	\$392.50	\$471.00	\$549.50	\$628.00	\$706.50	\$785.00

# Voluntary Term Life and AD&D Insurance

Mutual of Omaha

Follow the method described in the previous page to select the benefit amount and calculate premiums for optional dependent spouse and/or child(ren) coverage. **Your spouse's rate is based on your age**, so find your age bracket in the far left column of the Spouse Premium Table. Your spouse's premium amount is found in the box where the row (the age) and the column (benefit amount) intersect. Your spouse's benefit amount must be in an increment of \$5,000 (ex. \$20,000, \$25,000 or \$30,000). Refer to the Coverage Guidelines section for minimums and maximums if needed.

Spouse Premium Table (24 Payroll Deductions Per Year)									
	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
0-34	\$0.75	\$1.12	\$1.50	\$1.88	\$2.25	\$2.62	\$3.00	\$3.38	\$3.75
35-39	\$1.00	\$1.50	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00
40-44	\$1.25	\$1.88	\$2.50	\$3.12	\$3.75	\$4.38	\$5.00	\$5.62	\$6.25
45-49	\$2.00	\$3.00	\$4.00	\$5.00	\$6.00	\$7.00	\$8.00	\$9.00	\$10.00
50-54	\$3.25	\$4.88	\$6.50	\$8.12	\$9.75	\$11.38	\$13.00	\$14.62	\$16.25
55-59	\$4.75	\$7.12	\$9.50	\$11.88	\$14.25	\$16.62	\$19.00	\$21.38	\$23.75
60-64	\$7.50	\$11.25	\$15.00	\$18.75	\$22.50	\$26.25	\$30.00	\$33.75	\$37.50
65-69	\$13.25	\$19.88	\$26.50	\$33.12	\$39.75	\$46.38	\$53.00	\$59.62	\$66.25

All Children Premium Table (24 Payroll Deductions Per Year)*	
	\$10,000
	\$1.00

\*Regardless of how many children you have, they are included in the "All Children" premium amounts listed in the table above.

If you would like to calculate the total premium for your Voluntary Term Life and AD&D benefits (for your own information), enter the appropriate premium amounts below and add them to obtain a total.

$$\text{Employee Premium} + \text{Spouse Premium} + \text{Child(ren) Premium} = \text{Total Premium}$$

# Short-Term Disability Insurance

Mutual of Omaha

## Eligibility - All Eligible Employees

Eligibility Requirement	You must be actively at work (able to perform all normal duties of your job) to be eligible for coverage.
Minimum Work Hours	You must be working minimum of 30 hours per week to be eligible for coverage.
Coverage Payment	Your employer pays 100% of the premium for this coverage.

## Benefits

Benefits Begin (Elimination Period)	If you become disabled, there is an elimination period before benefits are payable. Your benefits begin: <ul style="list-style-type: none"> <li>On the 1st day of your disabling injury.</li> <li>On the 4th day of your disabling illness.</li> </ul>
Weekly Benefit	Your benefit is equivalent to 66 2/3% of your before-tax weekly earnings, not to exceed the plan's maximum weekly benefit amount.
Maximum Benefit Period	Short-term disability benefits are available for up to 26 weeks.
Maximum Weekly Benefit	\$250
Minimum Weekly Benefit	\$25

## Definitions

Definition of Disability	Disability and disabled mean that because of an injury or illness, a significant change in your mental or functional abilities has occurred, for which you are prevented from performing at least one of the material duties of your regular job and are unable to generate current earnings which exceed 99% of your weekly earnings from your regular job. You can be totally or partially disabled during the elimination period.
Definition of Weekly Earnings	Weekly earnings for salaried employees is based on your gross annual salary in effect prior to the onset of disability. Weekly earnings for hourly employees is based on your average hourly rate of pay in effect prior to the onset of disability. These earnings are used to determine your benefit in the event of claim. Earnings may include commissions, bonuses, overtime or differentials.

## Features

Partial Disability Benefits	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time.
Voluntary Vocational Rehabilitation Benefit	If you become disabled and choose to participate in the vocational rehabilitation program, which offers services that help you return to work and ability, you will be eligible for a weekly benefit increase of 10%.

*Note: Additional information about the benefits and features of this plan will be included in the summary of coverage, which you will receive after enrolling, and in the certificate booklet, available from your employer. Please contact your employer if you have questions prior to enrolling.*

## Exclusions & Limitations

*Information about the exclusions for this plan will be included in the certificate booklet, available from your employer. Please contact your employer if you have questions prior to enrolling.*

*This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Term life insurance and accidental death & dismemberment insurance are underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Nebraska 68175. United of Omaha Life Insurance Company is licensed in every state except New York. Term Life Policy Form Number 7000GM-C-EZ-2001. AD&D Policy Form Number 7000M-M-EZ 2001.*

# Deferred Compensation

ICMA Retirement Corporation  
Nationwide Retirement Solutions, Inc.

## IRC 457 Deferred Compensation

Employees are offered a choice of two voluntary deferred compensation programs administered by ICMA Retirement Corporation and Nationwide Retirement Solutions, Inc. These programs allow employees to save today for retirement. Beginning in 2002, under Section 457 of the Internal Revenue Code, employees may generally defer the lesser of 100% of their total compensation or the limit for the year. Participation is handled through payroll deduction so taxes are reduced each pay period. An employee may join either 457 plan anytime during the year.

### Advantages

- Reduce current income taxes while boosting retirement savings
- Earnings accumulate tax-deferred
- Portability. Beginning in 2002, an employee can move savings to another governmental 457 plan, IRA, or qualified plan

### Withdrawals

An employee may withdraw assets under certain conditions. Additionally, it's necessary to complete the appropriate paperwork, which is available at the Employee Retirement System Office, or which may be obtained by contacting ICMA or Nationwide at the telephone numbers listed in the back of this guide.

- Retirement or separation of service
- Qualified unforeseeable emergency

## How Much Can I Contribute?

### Contribution Limits for Eligible 457(b) Deferred Compensation Plans\*

This information is not intended as tax advice. It is provided for your education only.

Annual Contribution Limit	Annual cost of living adjustments may occur. This limit includes both employee and vested employer contributions.
	2015 Annual Maximum: \$18,000
	2016 Annual Maximum: Annual cost of living may occur.
457(b) Special Catch-up Provision	The 457(b) Special Catch-up provision permits increased annual contributions on behalf of a participant. It allows you to make up, or "catch up," for prior years in which you may not have contributed the maximum amount to your employer's 457(b) plan.
	2015 Annual Maximum: \$36,000
	2016 Annual Maximum: Annual cost of living may occur.
Age 50+ Catch-up Provision	If you are at least age 50, and currently participate in a governmental 457(b) plan, you are eligible to contribute an additional amount over the annual contribution limit. However, you cannot use both the 457(b) Special Catch-up provision and the Age 50+ Catch-up provision in the same year. You must use whichever is greater.
	2015 Annual Maximum: additional \$6000
	2016 Annual Maximum: Annual cost of living may occur.

*\* As of the date of this publication, the 2016 information is not available. For the most up-to-date information about 457(b) contribution limits, visit [www.irs.gov](http://www.irs.gov).*

**For more information, contact COTPA at 405-297-3346.**

## 401 Deferred Compensation for Non-Represented Employees

Non-represented employees are offered an option to contribute to a 401(a) plan with ICMA Retirement Corporation. The Central Oklahoma Transportation and Parking Authority will match contributions up to \$1,000 annually to this account for non-represented employees.



**2016**

**ADDITION**



# ANNUAL BENEFITS

EMPLOYEE MEDICAL CENTER  
EMPLOYEE ASSISTANCE PROGRAM  
HEALTH FSA DEBIT CARD  
DEPENDENT DAY CARE FSA  
FSA SUBMITTING A CLAIM  
FITNESS CENTER

## OPENING FALL 2015

Located downtown in the Arts District parking garage,  
424 Colcord, suite F

Monday - Friday  
7:30 am - 12:00 pm & 1:00 pm - 4:30 pm

To schedule an appointment:  
Log in at [www.careatc.com](http://www.careatc.com) or call 800.993.8244

The no cost OKC Care Employee Medical Center offers the following services to all employees, spouses, and dependents (2 & up) covered on the City's health plan:

- Completely confidential
- No co-pay
- No deductible
- Minimal waiting room time
- Full service primary care
- On - site lab draws
- On - site generic prescriptions
- Personal Health Assessment (PHA)
  - PHA blood draw to identify risk factors
  - CONFIDENTIAL PHA booklet mailed to your home which displays results as well as tips for improvement
  - Friendly follow - up by phone for urgent and abnormal results
  - Physician follow - up in clinic

What can be treated?

- Allergies
- Cold and flu
- Diabetes management
- High blood pressure
- Lab work/tests
- Asthma
- Physicals
- Congestion
- Headaches
- High cholesterol
- PHAs
- Tobacco cessation

# Employee Assistance Program

*Alliance Work Partners*

AWP is proud to serve as your EAP, offering you and your household valuable, confidential services at no cost to you. Your benefits are designed to help you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life.

## Your EAP Benefits

### LawAccess

Legal and Financial services provided by a lawyer or financial professional specializing in your area of concern. Available online or by telephone.

### HelpNet

Customized EAP website featuring resources, skill building tools, online assessments and referrals.

### WorkLife

Resources and referrals for everyday needs. Available by telephone.

### SafeRide

Reimbursement for emergency cab fare for eligible employees and dependents that opt to use a cab service instead of driving while impaired.

### 1 to 6 Counseling Sessions

Per issue, per year. Short-term counseling sessions which include assessment, referral, and crisis services.

## All benefits can be accessed by calling:

**800-343-3822**

We are available to take your call 24 hours a day, 7 days a week.

Visit your EAP website at:  
**alliancewp.com**  
and create a customized account.

Go to: <http://www.alliancewp.com>.  
Click "login" at the top right

Initial Login:

Email : OKCmember

Password: AWP4me (case sensitive )

You will be prompted to create your own unique username and password.

## Criteria for Benefits Eligibility

### Full Benefits:

- Employee, married/divorced spouse, partner, significant other
- Any household member, regardless of age or relationship, residing in employee's home, including significant other and their children
- All covered employees may bring anyone with them to their authorized/covered sessions regardless of relationship to employee.
- Children and grandchildren, age 26 or under, residing in U.S. or Puerto Rico. This includes children and grandchildren of significant other or partner.
- Any person meeting benefit eligibility prior to lay-off or termination of an employee will continue to be eligible for benefits up to 6 months from the date of employee's lay-off or termination. Benefits are extended for 6 months from date of employee's call within this timeframe.

### Assessment & Referral:

- Children and grandchildren age 27 and over of employee, married/divorced spouse, partner, or significant other living outside employee's home
- Employee instructed by law to receive court ordered counseling
- All crisis cases (suicidal/homicidal, domestic violence, chemical dependence, substance abuse, child/elderly abuse) not otherwise covered
- Any person meeting benefit eligibility prior to layoff or termination of an employee will continue to be eligible for assessment and referral after 6 months and up to 1 year from the date of employee's lay-off or termination. Benefits are extended 1 year from date of employee's call within this timeframe.

### Information & Referral

- Anyone contacting Alliance Work Partners regardless of contract status

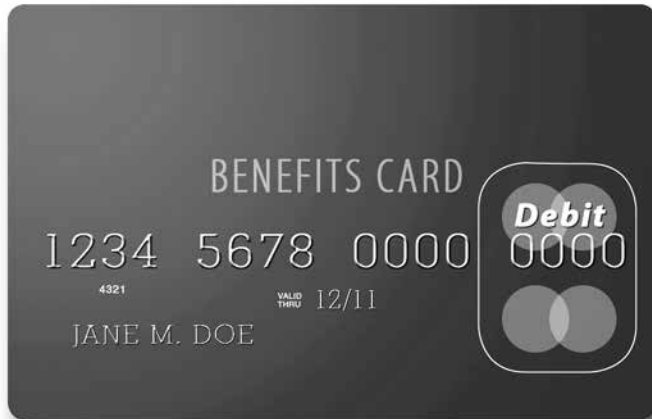
Children under the age of 18 must have a written, signed release by their guardian who has custody (whether living in the home or not) to attend counseling on their own. This release is given to their affiliate provider. Divorced parents who bring their children in for counseling must bring a copy of their divorce decree or have signed permission from the other parent before bringing a child into counseling. Grandparents who bring their grandchildren into counseling must have proof of guardianship or written permission from the child's parents.

# Flexible Spending Accounts

## Health FSA Debit Card

### Health FSA Debit Card

American Fidelity will provide a debit card to all employees who elect to participate in a Health FSA. The debit card gives immediate, convenient access to Health FSA funds at the point of sale for prescriptions, copays, and other common qualified medical expenses. The card can only be used for the Health FSA and is not available for the Dependent Day Care FSA.



### Using Your Debit Card

Simply swipe your Health FSA debit card like you would with any other credit card. Whether at the doctor's office or the dentist, the amount of your eligible expenses will be automatically deducted from your Health FSA account. Save ALL receipts!

Debit Cards for Health FSAs can be used at:

- Health care related facilities which include: hospitals, physician offices, dental offices, vision offices; and,
- Merchants participating in the Inventory Information Approval System (IIAS).

Please keep the following in mind to successfully manage your flex debit card:

- Save your receipts! Debit card purchases may still require you to submit paperwork.
- The card is for medical expenses only; dependent day care expenses are not eligible.
- The card cannot be used for over-the-counter drugs filled with a prescription. You will need to file a manual claim for these types of expenses.
- Upload required receipts through your secured Online Service Center or our Mobile App, AFA Mobile™.

# Flexible Spending Accounts

American Fidelity Assurance Company

Flexible Spending Accounts (FSA) are a great cost savings tool to help with common medical and/or dependent care expenses not covered by your insurance. You can elect a portion of your pay to be deducted, on a pre-tax basis, from each paycheck to use for reimbursements of qualified out-of-pocket expenses throughout the plan year.

## Flexible Spending Account Savings Example

With FSA		Without FSA
\$30,000	Annual Gross Income	\$30,000
- \$2,500	Health FSA Deposit	\$0
- \$5,000	Dependent Care Account Deposit	\$0
\$22,500	Taxable Gross Income	\$30,000
- \$4,500	Estimated Federal Tax (20%)	- 6,000
- \$1,721.25	Estimated FICA (7.65%)	- 2,295
\$16,278.75	Annual Net Income	\$21,705
\$0	Cost of Recurring Medical Expenses	- \$2,500
\$0	Cost of Recurring Dependent Care Expenses	- \$5,000
<b>\$16,278.75</b>	<b>Spendable Income</b>	<b>\$14,205</b>
<b>With an FSA you have a potential annual savings of: \$2,073.75</b>		
By using an FSA to pay for eligible recurring expenses, you can cut down on your taxable income which will result in additional spendable income.		

## FSA Fund Availability

### Health FSA

Your full election is available to you on January 1<sup>st</sup> of the plan year.

### Dependent Day Care FSA

Unlike the Health FSA, the entire elected amount is not available on the first day of the plan year, but rather as contributions are received and services have been provided.

## Health Flexible Spending Account

A Health FSA allows you to allocate money on a pre-tax basis to reimburse yourself for qualified medical expenses for you and your family. Qualified expenses include anything from copayments, medical deductibles, prescriptions and much more.

Minimum Plan Year Deposit: \$120

Maximum Plan Year Deposit: \$2,550

Carryover Provision - The Internal Revenue Service (IRS) gives employers the ability to allow Health FSA participants to carry over up to \$500 of unused contributions from one plan year to the next. This carryover amount may then be used to reimburse eligible medical expenses incurred anytime during the next plan year.

## Dependent Day Care FSA

A Dependent Day Care FSA allows you to allocate money on a pre-tax basis to reimburse yourself for dependent care services such as after school care and dependent day care centers.

Minimum Plan Year Deposit: \$240

Maximum Plan Year Deposit: \$5,000

Regardless of whether you participate in the Dependent Day Care FSA under Section 125 or claim the credit on your income tax, you must provide the IRS with the name, address and taxpayer identification number (TIN) or Social Security number of your dependent care provider(s) by completing either Schedule 2 of Form 1040A or Form 2441 and attaching it to your annual income tax return. Be sure that you follow the current instructions given by the IRS for preparing your annual income tax return. Failure to provide this information to the IRS could result in loss of the pre-tax exemption for your dependent care expenses.

**For a complete list of eligible expenses, please visit [www.americanfidelity.com](http://www.americanfidelity.com)**



**Remember: You must re-enroll in the Health and/or Dependent Care Flexible Spending Account EACH YEAR!**

# Flexible Spending Accounts

*American Fidelity Assurance Company*

## Important FSA Notes

- Participants are allowed a 90-day run-off period after the plan year ends in which to submit claims that occurred during the plan year but were not yet submitted.
- If you are a new employee entering the plan during a plan year, services must be provided after you are eligible to participate in the plan.
- If you are enrolled in the Health FSA and take a leave of absence during the plan year, you may:
  1. Prepay the contributions pre-tax;
  2. Continue the contributions on an after-tax basis (pre-tax contributions may continue when you return to work); or
  3. Prorate the unpaid contributions over the remaining pay periods when you return to work.
- Failure to make all elected contributions will result in termination of your account as of the date contributions ceased.
- Health FSAs must comply with COBRA and offer COBRA continuation rights to qualified beneficiaries who lose their Health FSA coverage as a result of termination of employment. This may only be offered upon termination of employment if you have a balance remaining in your Health FSA. The balance is calculated by subtracting the reimbursements made from the contributions received. You may choose to continue your contributions by either sending your contributions to your employer on an after-tax basis each pay period, or, you can choose to pre-tax the remaining contributions for the plan year from your severance pay. Expenses incurred while contributions are being made are eligible for reimbursement. The coverage may not continue beyond the current plan year. If you do not elect to continue the contributions on an after-tax basis, only expenses incurred during the period of employment will be reimbursed. Coverage under the Health FSA ceases when the contributions cease.

# Flexible Spending Accounts

*American Fidelity Assurance Company*

## **My Money Faster**

Are you looking for a way to receive your Flex reimbursements quicker and easier? With American Fidelity, you can!

## **Introducing AFA Mobile™**

American Fidelity is thrilled to introduce our new mobile app, AFA Mobile™! AFA Mobile™ allows Flexible Spending Account (FSA) participants to submit Health FSA, and Dependent Day Care FSA claims while on the go. Our mobile app allows customers to:

- Submit FSA claims by taking pictures of receipts,
- Sign-up for Flex Direct Deposit, and
- Create their Online Service Center accounts.

Download the app today! AFA Mobile™

## **Online Claim Submission Now Available**

FSA participants can now file claims electronically through our secured Online Service Center! Submit your claim quickly and conveniently without the hassle of mailing or faxing a paper claim form.

Features include:

- Submit new Health FSA, or Dependent Day Care FSA claims online.
- Forward receipts to support debit card swipes online.
- Easily manage and update account information.

## **Direct Deposit**

By enrolling in direct deposit, you can ensure a timely Health FSA, and Dependent Day Care FSA reimbursement experience! You will no longer need to worry about having to wait on checks or make any more trips to the bank.

### **Three ways to sign up for direct deposit:**

1. Use our new mobile app, AFA Mobile™, and sign up with ease.
2. Sign up immediately through your secured Online Service Center account. If you do not have an account - sign up today with express setup.
3. Download and complete a direct deposit request form and fax to the appropriate number located on the form.

## 10GYM

Services include fitness club services, personal training, tanning and childcare. 10GYM offers membership in seven locations throughout the Oklahoma City metropolitan area. Employee's membership will include all 10GYM, locations. COTPA will facilitate employee membership payments by permitting payroll deduction for the membership fees. Deductions will be taken out of 24 pay periods annually. Membership contracts are between the employee and 10GYM should payroll deductions cease for any reason, members are personally and financially responsible for the payment of their membership fees to 10GYM. There will be a one-time card activation fee assessed when signing up for the membership. The card fee will be deducted with the first membership deduction. For enrollment information, call 405-601-8998.

### Membership Includes:

- Access to All Locations: 10GYM
- Free Unlimited Guest Privileges
- Unlimited Group Fitness
- Free Unlimited Tanning
- Personal Training: Responsibility of the member/employee no payroll deduction allowed for these expenses.
- Childcare (Kid Fun Zone): \$5 + tax per pay period of one child; \$7.50 + tax per pay period for two or more children.

### Membership:

\$9.50 + tax per pay period for employee only.

### Additional Family Member:

\$2.50 + tax per pay period.

### Initial Card Fee:

\$10.00 per membership, through payroll deduction. (Cards for additional family members will be provided at no additional costs.)

### Replacement Cards:

\$5.00 each. Responsibility of the member/employee, no payroll deduction allowed for this expense.

### 10GYM

Find All Locations <http://10gym.com>



## Gold's Gym

Services include Latest Cardio and Weight Equipment, Free Group Exercise and Cycle classes, Certified Personal Trainers\*, Complimentary Fitness Assessment. Access to seven (7) locations in the Oklahoma City Metropolitan area and all Gold's Gyms worldwide.

### Additional Amenities (vary by location):

- Free Child Care/Kid's Club
- Exclusive Cardio Cinema (Movie Theatre)
- Lap Pools
- Sauna, Hot Tub, Steam Room
- Basketball Courts
- Smoothie Bar

### Membership:

Individual Membership \$19.95 per month (\$9.97 plus tax per pay period)  
Individual + 1 Membership \$ 39.90 (\$19.95 plus tax per pay period)

### Additional Family Member:

Family Membership (covers up to 4 members) \$65.95 per month ( \$32.97 plus tax per pay period)

No Initial Card Fee. Deductions will be taken out of 24 pay periods annually. Membership contracts are between the employee and Gold's Gym. Should payroll deductions cease for any reason, members are personally and financially responsible for the payment of their membership fees to Gold's Gym.

\*Personal Training: Responsibility of the member/employee, no payroll deduction allowed for these expenses.

### Membership:

\$9.50 + tax per pay period for employee only.

### Additional Family Member:

\$2.50 + tax per pay period.

### Initial Card Fee:

\$10.00 per membership, through payroll deduction. (Cards for additional family members will be provided at no additional costs.)

### Replacement Cards:

\$5.00 each. Responsibility of the member/employee, no payroll deduction allowed for this expense.

[Gold's Gym](#)

Enroll On-line: <http://okc.goldsgym.com/>



**2016**



**OTHER IN**

# INFORMATION

**DEPENDENT ELIBLITY REQUIREMENTS**  
**IMPORTANT BENEFIT PLAN INFORMATION**  
**CONTINUATION OF COVERAGE (COBRA)**  
**GUIDE TO QUALIFYING CHANGES IN STATUS**  
**PAYROLL CALENDAR**  
**FREQUENTLY ASKED QUESTIONS**  
**MEDICARE DISCLOSURE**  
**CHIP NOTIFICATION**  
**GLOSSARY**  
**BENEFIT RESOURCE DIRECTORY**

# Dependent Eligibility Requirements

## Eligible Dependents Include

- Spouse.
- Child(ren), under age 26, (or those who qualify as a dependent under the Internal Revenue Code).
- Child(ren) who are physically or mentally incapable of self support on the date coverage would otherwise end.

## Disabled Child

A permanently and totally disabled child must meet all of the following tests:

- The child cannot engage in any substantial gainful activity because of a physical or mental condition;
- A doctor determines the condition has lasted or can be expected to last continuously for at least one year or can lead to death;
- The child is incapable of self-sustaining employment by reason of mental or physical disability, and is primarily dependent upon the employee for support and maintenance; and
- The employee provides proof of the continuance of such dependency upon request. Evidence of the disability status will be required, at minimum, every two years.

## Dependent Verification

Employees must provide official documentation establishing a legal relationship with dependents in order for the dependents to be eligible for coverage. Acceptable documentation must be received in the Employee Benefits Division of the City of Oklahoma City's Personnel Department within 31 days of becoming eligible.

### Dependent Child Age Limitations

Benefit Plan	Age Limitation
HMO Plan	Under age 26
Dental Plan	Under age 26
Vision Plan	Under age 26
Group Term Life	Under age 21 (25, if a full-time student)

## Dependent Audit

The City of Oklahoma City's Employee Benefits Division may audit employee benefit files to ensure proper documentation for dependents enrolled in the City sponsored medical, dental, and vision plans have been provided. You will receive a letter requesting missing documentation and must comply with the request. Failure to do so may result in loss of coverage for your dependent(s). You do not need to contact The City of Oklahoma City's Employee Benefits Division to inquire about your file. If documents are needed, you will receive a letter.

## Dependent Documentation

Acceptable documents include but are not limited to copies of marriage certificate, state issued birth certificates, social security card, or court order establishing legal guardianship, legal custody or adoption. Supporting documentation must be provided in English. Additional information you need to have to add your dependent:

- Dependent's address, if different than yours;
- Dependent's telephone number, if different than yours; and
- Dependent's Primary Care Physician (if electing HMO).

## Non-Eligible Dependents

- Ex-spouse, except as allowed under COBRA
- Domestic Partner
- Parents, grandparents, aunts, uncles, grandchild(ren), foster child, brother, sister, nephew, niece, unless such child(ren) are under your legal guardianship, legal custody or adopted as evidenced by court documents
- Step-child(ren), if the employee is divorced from the natural parent of the stepchild(ren), such child is no longer qualified as the employee's stepchild(ren), and is no longer eligible for coverage
- Dependents who do not meet the eligibility requirements outlined in this section
- Dependents cannot be covered by the same plan by more than one employee

## Change in Dependent Status

If you divorce, or if your marriage is annulled, your ex-spouse is no longer an eligible dependent under the Plan. Divorce or annulment is a qualified event. You must remove an ex-spouse from your coverage, and remove other individuals including step-children that are no longer eligible dependents. **It is your responsibility to provide notification to the COTPA Human Resources, of any change in your dependents eligibility within 31 days of the qualifying event.**

# Dependent Eligibility Requirements

## Common-Law Marriage Guidelines

A common-law marriage relationship is defined as two adults who have chosen to share their lives in an intimate and committed relationship, reside together and share mutual obligations of support for the basic necessities of life. To be recognized as a qualified common-law relationship, the two individuals must attest to the fact that they are (1) living together; (2) mutually responsible for the costs of basic living expenses (financially interdependent); (3) not related by blood to a degree that would prohibit marriage; and (4) are age 18 or older.

To document that the partners reside together, the parties must provide evidence such as: (1) a lease, deed, or mortgage showing both partners as parties to the transaction; (2) driver's licenses for both partners showing the same address; (3) utility bills showing the same address; and/or (4) passports for both partners showing the same address.

To document that the partners are financially interdependent, the partners must provide evidence such as: (1) joint checking account; (2) credit cards with the same account number in both names; (3) copy of the most recent tax year federal tax return filed as "married filing jointly" or "married filing separately" and/or (4) joint wills.

Oklahoma recognizes common law through case law as opposed to statute. The employee applicant and the partner must also sign and have notarized an official Statement for Common-Law Marriage available from the Personnel Department/Employee Benefits Division.

Employees may add common-law spouses **only during the annual open enrollment period, or upon initial employment** with the Central Oklahoma Transportation and Parking Authority. The Employee Benefits Manager will review all applications and approve or deny based on the documentation the employee has provided.

## Failure to Notify COTPA Human Resources of Ineligible Dependents

**It is a fraudulent act to knowingly add or maintain ineligible dependents on the COTPA benefit plans. If the information provided is determined to be false or misleading, you may be subject to disciplinary action up to and including termination from employment. Failure to notify the COTPA Human Resources, in writing of any change in marital status and/or change in dependent status that results in the improper extension of health and welfare benefits, may result in disciplinary action, up to and including termination and/or further legal action against the employee. You must notify the COTPA Human Resources within 31 days of a qualifying event.**

# Important Benefit Plan Information

## Court Ordered Benefits

When the City of Oklahoma City's Employee Benefits Division receives a qualified medical support order or other court order, as defined by ERISA and/or applicable federal law, to enroll your child under the Plan, the City will enroll your child at any time without regard to open enrollment limits and shall provide the benefits of the plan in accordance with the applicable requirements of such order. The qualified medical support order or other court order may require the Employee Benefits Division to add additional coverage that may have been previously waived or change medical plans in order to comply with the requirements of such order.

Once the child has been enrolled in benefits, as a result of the medical support order or other court order, the employee will receive confirmation of the child's enrollment and a copy of the order received. A child's coverage under this provision will not extend beyond any Dependent Age Limit of the Plan. Any claims payable under the Plan will be paid, at the Plan's discretion, to the child or the child's custodial parent or legal guardian. The Administrator, on behalf of the Employer, will make information available to the child, custodial parent, or legal guardian on how to obtain benefits and submit claims to the Employer and Administrator directly. Any questions in regard to the qualified medical support order or other court order should be directed to the issuing agency of the order.

### **Can a court order be modified once the coverage is started as a result of the qualified child support order?**

The court order obligates your employer to provide benefits of the plan in accordance with the applicable requirements of such order regardless if the child is covered under another plan. The City of Oklahoma City's Employee Benefits Division can only make changes if the issuing agency sends a modification of the qualified medical support order or other court order. Any questions in regard to the qualified medical support order or other court order should be directed to the issuing agency of the order.

**Please Note:** You may be able to remove the child from another plan within 31 days of the date you gain coverage. Please contact the plan administrator of your other insurance for more information.

### **Why did my employer enroll me in coverage I had previously waived or never elected?**

In order to comply with the applicable requirements of the qualified medical support order or other court order, your employer may have to elect additional coverage for yourself and child. For example, if the order states to enroll the child in "any available coverage", then your employer is required to enroll you and your child in any coverage offered, which would include medical, dental, and vision.

### **Can I add other dependents to coverage?**

No. The qualified medical support order or other court order is not considered a qualifying event to add additional dependents. You may add additional dependents at Open Enrollment or if a qualifying event occurs, such as loss of other coverage.

### **I believe the qualified child support order my employer received is inaccurate, what should I do?**

Any questions in regards to the qualified medical support order or other court order should be directed to the issuing agency of the order. Your employer can only make changes if the issuing agency sends a modification of the qualified medical support order or other court order.

### **How long is the qualified child support order or court order valid?**

The qualified medical support order or other court order remains valid until the date specified in the order, the child reaches the maximum age under the Plan or a modification of the original order is received by your employer.

# Important Benefit Plan Information

## Family Medical Leave Act (FMLA)

Any employee will continue to be eligible for group rate benefits while they are on an approved FMLA leave. The employee must continue to pay his/her share of the premiums during the leave period. Failure to pay the required premium will result in cancellation of the employee's coverage. Termination of benefits, if necessary, are date sensitive and will vary on an individual basis.

### What happens to my group benefits while I'm on paid Family Medical Leave?

While on a paid FMLA status, COTPA and employee contributions for health and welfare benefits will continue to be paid to the same extent as they would be if the employee were in an active employment status.

### What happens to my group benefits while I'm on unpaid Family Medical Leave?

When an employee enters an unpaid status, they will be afforded the opportunity to pay premiums due through the end of the month that their FMLA entitlement ends. If the employee does not pay premiums, benefits will be terminated retroactively to the first day of the month following the last full month of paid premiums.

### What happens to my voluntary benefits while I'm on Family Medical Leave?

Deductions for voluntary services/products, which may include flexible spending accounts, deferred compensation, term life, cancer plan, union dues, etc., will not cease, unless the employee requests cancellation, and may continue to accrue in your absence. Once you have returned to an active employment status, the accrued premiums will be deducted through the payroll system.

### What happens when I return to work?

When an employee returns to work after an FMLA status, the employee must meet with an COTPA Human Resources staff member within 31 days to restore his or her benefits. Any terminated benefits must be restored to the plan and tiers in effect prior to the FMLA leave. The only exceptions to this rule are when an open enrollment has passed or if there was a qualifying event during the unpaid leave which makes the employee eligible to change benefits plans or tiers. Should money be owed to any plan for missed deductions while on leave, collection will be made through the payroll system upon employees return to work.

### How does non-payment of premium affect my COBRA rights?

If benefits are terminated due to non-payment of premiums, the termination is considered voluntary and all qualified beneficiaries will become ineligible for COBRA continuation of coverage.

## Leave Without Pay

If you are on leave without pay for any reason, excluding an approved FMLA leave or military leave, for one or more pay periods, you are eligible to continue your group coverage for a specific period of time subject to premium payment. The employee must continue to pay his/her share of the premiums during the leave period. Failure to pay the required premium will result in cancellation of the employee's coverage. Termination of benefits, if necessary, are date sensitive and will vary on an individual basis. Contact a representative of the COTPA Human Resources for detailed information.

### What happens to my group benefits while I'm in an unpaid status?

When an employee enters an unpaid status, they will be afforded the opportunity to pay premiums due for group benefits. If the employee pays the premiums due, the employee will be offered COBRA continuation coverage the first of the following month. If the employee does not pay premiums, benefits will be terminated retroactively to the first day of the month following the last full month of paid premiums.

### What happens to my voluntary benefits while I'm in an unpaid status?

Deductions for voluntary services/products, which may include flexible spending accounts, deferred compensation, individual term life, cancer plan, union dues, etc., will not cease, unless the employee request cancellation and may continue to accrue in your absence. Once you have returned to an active employment status, the accrued premiums will be deducted through the payroll system.

### What happens when I return to work?

When an employee returns to work after an unpaid status, the employee must meet with an COTPA Human Resources staff member within 31 days to restore his or her benefits. Any terminated benefits must be restored to the plan and tiers in effect prior to the unpaid status. The only exceptions to this rule are when an open enrollment has passed or if there was a qualifying event during the unpaid leave which makes the employee eligible to change benefits plans or tiers. Should money be owed to any plan for missed deductions while on leave, collection will be made through the payroll system upon employees return to work.

### How does non-payment of premium affect my COBRA rights?

If benefits are terminated due to non-payment of premiums, the termination is considered voluntary and all qualified beneficiaries will become ineligible for COBRA continuation of coverage.

# Important Benefit Plan Information

## **Military Leave**

While an employee is in a military leave status, they will continue to be eligible for group rate benefits for up to 12 months after they enter an unpaid status. The employee will continue to pay his/her share of the premiums during the leave period. Failure to pay the required premium will result in cancellation of the employee's coverage. Termination of benefits, if necessary, are date sensitive, and will vary on an individual basis.

### **What happens to my group benefits while I'm on paid military leave?**

Unless instructed by the employee, their attorney in fact or agent to terminate benefits, COTPA and employee contributions for health and welfare benefits will continue to be paid to the same extent as they would be if the employee were in an active employment status.

### **What happens to my group benefits while I'm in an unpaid military status?**

When an employee enters an unpaid military status, they will be afforded the opportunity to pay premiums due for group benefits for an additional 12 months. If the employee pays the premium due, the employee will be offered COBRA continuation coverage the first of the month following the 12th month of unpaid status. If the employee does not manually pay premiums, benefits will be terminated retroactively to the first day of the month following the last full month of paid premiums.

### **What happens to my voluntary benefits while I'm in an unpaid military status?**

Deductions for voluntary services/products, which may include flexible spending accounts, deferred compensation, individual term life, cancer plan, union dues, credit union, etc., will not cease and may continue to accrue in your absence. When an employee enters an unpaid military status, the City of Oklahoma City's Employee Benefits Division will mail information to the employee regarding continuation and/or reinstatement of voluntary benefits when the employee returns to a paid status.

### **What happens when I return to work?**

When an employee returns to work after an unpaid military status, it will be their responsibility to meet with a representative of the COTPA Human Resources within 31 days to re-establish any terminated benefits. In the event an open enrollment has passed or if there was a qualifying event

during the unpaid leave which makes the employee eligible to change benefit plans or tiers, they will have that option. Should money be owed to any plan for missed deductions while on leave, collection will be made through the payroll system upon employees return to work.

### **How does non-payment of premium affect my COBRA rights?**

If benefits are terminated due to non-payment of premiums, the termination is considered voluntary and all qualified beneficiaries will become ineligible for COBRA continuation of coverage.

## **Special Enrollment Rights**

### **Loss of Coverage**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in one of the plans offered, provided that you request enrollment within 31 days after your other coverage ends. 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, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

29 CFR 2590.701-6(c)

### **Loss of Medicaid or SCHIP**

Employee or dependents will be allowed to enroll mid-year if they lose Medicaid or the State Children's Health Insurance Program (SCHIP) coverage, as a result of losing eligibility, or becoming eligible for Medicaid or SCHIP assistance with the group health plan premiums. An employee will be given 60 days after the event to request enrollment in the HMO health plan. To be eligible for this special enrollment opportunity you must request coverage under the group health plan within 60 days after the date the employee or dependent become eligible for premium assistance under Medicaid or SCHIP or the date you or your dependent's Medicaid or state-sponsored SCHIP coverage ends.



# Important Benefit Plan Information

## Federal Regulations Acts

### **Newborns' and Mothers' Health Protection Act of 1996**

Group health plans and health insurance issuers generally may not, under Federal or State 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 and State law generally do 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 or State 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).

In addition, under State law group health plans and health insurance issuers shall provide for one home visit within 48 hours of childbirth by a licensed health care provider whose scope of practice includes providing postpartum care, following a vaginal delivery when childbirth occurs at home or in a licensed birthing center.

§711(d); 29 CFR 2520.102-3(u) and §36-6060.3 of Oklahoma Statutes.

### **Women's Health and Cancer Rights Act of 1998**

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 states 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. Refer to your plan documents for applicable deductibles and coinsurance amounts. § 713(a)

# Continuation of Coverage (COBRA)

## COBRA Continuation of Coverage

Congress passed the Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. The law amends the Employee Retirement Income Security Act (ERISA), the Internal Revenue Code and the Public Health Service Act to provide continuation of group health coverage that otherwise would be terminated.

COBRA contains provisions giving certain employees, former employees, retirees, spouses and dependent children the right to temporary continuation of health coverage at group rates. This coverage, however, is only available in specific instances. Coverage for COBRA participants is usually more expensive than coverage for active employees, since usually the employer formerly paid a part of the premium.

COBRA continuation coverage is a continuation of plan coverage when coverage would otherwise end because of a life event known as a "qualifying event." After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." A qualified beneficiary generally is any individual covered by a group health plan on the day before a qualifying event. A qualified beneficiary may be an employee, the employee's spouse and dependent children, and in certain cases, a retired employee, the retired employee's spouse and dependent children.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced; or
- Your employment ends for any reason other than your gross misconduct.

If you are the spouse of an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because any of the following qualifying events happens:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happens:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

### Is COBRA continuation coverage available to a retiree?

Sometimes, filing a proceeding in bankruptcy of the employer under Title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to the City of Oklahoma City sponsored plan, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary with respect to the bankruptcy. The retired employee's spouse and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

### How long will continuation coverage last?

In the case of a loss of coverage due to end of employment or reduction in hours of employment, coverage may be continued for up to 18 months. In the case of loss of coverage due to an employee's death, divorce or legal separation, the employee's enrollment in Medicare or a dependent child ceasing to be a dependent under the terms of the plan, coverage may be continued for up to 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. This notice lists the maximum period of continuation coverage available to qualified beneficiaries.

# Continuation of Coverage (COBRA)

Continuation coverage will be terminated before the end of the maximum period if:

- Any required premium is not paid on time;
- A qualified beneficiary becomes covered under another group health plan that does not impose a pre-existing condition exclusion for a pre-existing condition of the qualified beneficiary;
- A qualified beneficiary enrolls in Medicare after electing continuation coverage; or
- The employer ceases to provide any group health plan for its employees.

Continuation coverage may also be terminated for any reason the plan would terminate coverage of a participant or beneficiary not receiving continuation coverage (such as fraud).

## General Notice

You will receive a General Notice of your COBRA Continuation of Coverage Rights when you initially become covered under a group health or dental group plan. The notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage. Additionally, the notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

## Election Notice

You will receive an Election Notice when you or one of your qualified beneficiaries lose coverage under a qualified plan. The Election Notice contains the election form that must be returned in order to participate in COBRA, along with the COBRA rate sheet and other information about your rights under COBRA. You or your qualified beneficiaries will receive an Election Notice for any of the following reasons:

- 1) Termination (for reasons other than gross misconduct) or a reduction in work hours
- 2) A child's loss of dependent status
- 3) A divorce or legal separation
- 4) Employee eligibility for Medicare
- 5) Military leave, after the 12-month benefit extension expiration
- 6) Death of an employee

**This information is based on federal regulations. For more information, please contact The City of Oklahoma City's Employee Benefits Division at 405-297-2144.**

## For More Information

This notice does not fully describe continuation coverage or other rights under the Plan. More information about continuation coverage and your rights under the plan is available in your summary plan description or from the COBRA Administrator. You can get a copy of your summary plan description from:

The City of Oklahoma City  
Personnel Department / Employee Benefits Division  
Attn: COBRA Administrator  
420 W. Main, Suite 110  
Oklahoma City, OK 73102  
Phone: 405-297-2144

For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, contact the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

## Keep Your Address Updated

In order to protect your family's rights, you should keep the COBRA Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to your employer.

# Guide to Qualifying Changes in Status

Qualifying Event	Documentation Requirements to Complete Changes	Changes Permitted			
		Add Coverage	Terminate Coverage	Change Carrier	Waive Coverage
It is the employee's responsibility to notify Employee Benefits within 31 days of any of the qualifying events listed below:	All required documents must be submitted and elections made within 31 days of the qualifying event date. Note: With the exception of Initial Enrollment and Open Enrollment, all changes must be consistent with the type of event. Employee Benefits reserves the right to determine eligibility of the qualifying event and which changes will be permitted. Supporting documentation provided must be in English.				
Initial Enrollment/Open Enrollment	Official State Issued Birth Certificate (Dependent Child), OR Marriage Certificate (Spouse), AND copy of Social Security Number, copy of official document	Y	Y	Y	Y
Marriage	Marriage Certificate AND Social Security Number Note: Refer to requirements for New Dependent if adding stepchildren	Y		Y	
New Dependent	Official State Issued Birth Certificate (required) AND Social Security Number Note: Hospital Birth Record acceptable for temporary enrollment of newborns.	Y		Y	
Adoption, Placement for Adoption, Legal Guardianship, or Legal Custody	Valid Adoption Decree/Order, OR Petition for Adoption, placement agreement, or other legal document that establishes guardianship or legal custody AND Requirements for New Dependent	Y		Y	
Divorce, Annulment (Spouse, Stepchildren)	First and last page of order with Judge's signature and court stamp that contains the date that the divorce or annulment is finalized. (Coverage can only be terminated for spouse/stepchildren)		Y	Y	
Death	Notify Employee Benefit Representative Note: Employee Benefits may require an original Death Certificate		Y		
Employee / Dependent becomes eligible for insurance through another plan	Employer letter, Certificate of Creditable Coverage, or other acceptable documentation indicating the date coverage began, type of plan(s) enrolled, and individuals covered		Y		
Employee / Dependent loses eligibility for insurance through another plan	Employer letter, Certificate of Credible Coverage, or other acceptable documentation indicating the date coverage ended, type of plan(s) enrolled, and individuals covered	Y			
Dependent reaches maximum age to qualify for coverage	No document requirements		Y		
Dependent elects coverage through his/her employer	Letter, or other acceptable documentation indicating the date coverage began, type of plan(s) enrolled, and individuals covered		Y		
Disabled Dependent	Letter from Physician describing the dependent's medical condition, prospect of recovery and a diagnosis. (Documentation must be supplied upon request or every two years)	Y			
Significant change in premium cost or coverage attributable to spouse's employment	Acceptable documentation that illustrates the differences in cost or coverage	Y			

**It is your responsibility as the employee to notify COTPA Human Resources within 31 days of the event. You will be held liable for any employer premiums paid on behalf of the ineligible dependent(s) that are not recoverable.**

# 2016 Payroll Calendar

Employees are paid 26 times per year. Two of those paychecks, in the month where there are three pay periods, will not include premium deductions. This does not include other deductions you may have that include union dues, credit union deductions, federal and state taxes, and/or retirement contributions.

Pay Period Begins	Pay Period Ends	Pay Date	Month of Benefit Coverage	Coverage Period Premium Pays
12/13/15	12/26/15	01/01/16	January	January/1st half
12/27/15	01/09/16	01/15/16		January/2nd half
01/10/16	01/23/16	01/29/16	NO DEDUCTION	
01/24/16	02/06/16	02/12/16	February	February/1st half
02/07/16	02/20/16	02/26/16		February/2nd half
02/21/16	03/05/16	03/11/16	March	March/1st half
03/06/16	03/19/16	03/25/16		March/2nd half
03/20/16	04/02/16	04/08/16	April	April/1st half
04/03/16	04/16/16	04/22/16		April/2nd half
04/17/16	04/30/16	05/06/16	May	May/1st half
05/01/16	05/14/16	05/20/16		May/2nd half
05/15/16	05/28/16	06/03/16	June	June/1st half
05/29/16	06/11/16	06/17/16		June/2nd half
06/12/16	06/25/16	07/01/16	July	July/1st half
06/26/16	07/09/16	07/15/16		July/2nd half
07/10/16	07/23/16	07/29/16	NO DEDUCTION	
07/24/16	08/06/16	08/12/16	August	August/1st half
08/07/16	08/20/16	08/26/16		August/2nd half
08/21/16	09/03/16	09/09/16	September	September/1st half
09/04/16	09/17/16	09/23/16		September/2nd half
09/18/16	10/01/16	10/07/16	October	October/1st half
10/02/16	10/15/16	10/21/16		October/2nd half
10/16/16	10/29/16	11/04/16	November	November/1st half
10/30/16	11/12/16	11/18/16		November/2nd half
11/13/16	11/26/16	12/02/16	December	December/1st half
11/27/16	12/10/16	12/16/16		December/2nd half
12/11/16	12/24/16	12/30/16	NO DEDUCTION	

# Frequently Asked Questions

## **Can I continue benefit coverage after my employment ends?**

If premiums have been paid for the month, benefit coverage will end on the last day of the month in which employment terminated. You and any dependents covered on the day before employment ended are eligible to continue coverage under COBRA. COBRA contains provisions giving former employees, spouses and dependent children the right to temporarily continue coverage. Coverage for COBRA participants is more expensive than coverage as an employee, since the COTPA is no longer contributing towards the premium. Please refer to the COBRA section in this guide for additional details.

## **What benefits are currently available once I retire?**

Health, dental, and life insurance coverage is currently available to retired employees of participating trusts who have served the required period of time and made the required contributions to a retirement system. You must elect to participate within 31 days from your termination date. Eligibility to participate as a retired employee or a qualified survivor in COTPA sponsored group health care, dental insurance and life insurance plans is dependent upon the payment of premiums. Benefits become effective the first day of the month following your retirement.

## **My spouse and/or children have other insurance coverage, are they eligible to participate in the COTPA's benefit plans?**

Yes, however you must notify both insurance carriers of the other coverage. Consequently, in many, but not all situations, covering someone under two plans at the same time is of limited value. If you choose to cover your spouse or other dependents, you should be aware of an important provision called "Coordination of Benefits".

## **I've recently married and want to add my new spouse to the COTPA's benefit plans. What do I need to do?**

Marriage is a qualifying event that allows you to add new dependents to your coverage, however you must provide legal documentation of your marriage to a representative of COTPA Human Resources within 31 days of the date of marriage. Coverage under the health plan becomes effective the date of your marriage.

## **Where may I get information about the Health Insurance Marketplace Exchange?**

See pages 14 and 15 of this guide.

# Frequently Asked Questions

## **My spouse and I recently divorced/legally separated. What do I do to drop my ex-spouse and/or stepchildren from my COTPA insurance?**

It is essential that you notify a representative of COTPA Human Resources within 31 days of the divorce/legal separation. Failure to notify in a timely matter may result in financial and disciplinary consequences. Coverage for ex-spouse and/or stepchildren will end on the last day of the month in which the divorce/legal separation was final. Once coverage has been cancelled the ex-dependent will be eligible to continue health and/or dental coverage through COBRA.

## **How do I find out what physicians, hospitals, and pharmacies are on your medical plan?**

You can access this information from the convenience of your home. All you need is access to the Internet. For example, UnitedHealthcare at [www.myuhc.com](http://www.myuhc.com) (refer to the Back Cover of this guide for additional web sites).

## **How do I find out which prescription drugs are covered under the medical plan?**

Prescriptions available with the Health Maintenance Organization, UnitedHealthcare, will be located on the provider's website.

Additionally, you can access prescription information from the convenience of your home with internet access. Simply visit the provider's website (UnitedHealthcare is at [www.myuhc.com](http://www.myuhc.com)). The website may provide whether there is a generic drug for your brand name prescription or an alternative name brand if your prescription is not listed. In all cases, please consult with your physician.

## **What if my dependents live outside of the coverage area?**

The HMO health plan available to employees only covers services within the state of Oklahoma. With the exception for emergency medical services, services outside of the coverage area are not covered. Dependents outside of the covered service area must select a local Primary Care Physician within the approved network to receive medical care.

# Medicare Disclosure

## Important Notice from the Plan Sponsor City of Oklahoma City, and the employer COTPA About Your Prescription Drug Coverage and Medicare

**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's sponsored health plan, UnitedHealthcare, 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 Oklahoma City has determined that the prescription drug coverage offered by the HMO Plan are, 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 through 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 enroll in Medicare prescription drug plan (Medicare Part D), **you and your dependents will automatically be disenrolled from your current health and prescription coverage.** Once you are disenrolled (or dropped) from the City's sponsored health plans (UnitedHealthcare) and enroll in a Medicare prescription drug plan, **you will not be able to get this coverage back later.**

Before enrolling in Medicare Part D, make an informed decision about what is best for you. Compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

## 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 Oklahoma City's sponsored HMO health plan 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.

### Your Medicare Secondary Payer Responsibility

In order to comply with Medicare Secondary Payer (MSP) laws, it is very important that you promptly and accurately complete any requests for information from the City or the Claims Administrator (UnitedHealthcare) regarding the Medicare eligibility of you, your spouse and covered dependent child becomes eligible for Medicare, or has Medicare eligibility terminated or changed. Please contact the City or your group administrator promptly to ensure that your claims are processed in accordance with applicable MSP laws.



# Medicare Disclosure

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

Contact the person listed below 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 one of the City's sponsored health plans which include UnitedHealthcare HMO or the Group Indemnity Health Plan, changes. You may also request a copy of this notice at any time.

Contact an Employee Benefits Representative at (405) 297-2144.

## 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](http://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 **800-MEDICARE (800-633-4227)**.
- TTY users should call **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](http://www.socialsecurity.gov), or call them at 800-772-1213 (TTY 800-325-0778).

Date: July 1, 2015  
Name of Entity/Sender: City of Oklahoma City, Plan Sponsor  
Central Oklahoma Transportation Authority, Employer  
Contact--Position/Office: Personnel Department  
Employee Benefits Division  
Address: 420 West Main, Suite 110  
Oklahoma City, OK 73102  
Phone Number: 405-297-2144

**Remember: Keep this Creditable Coverage 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).**

# CHIP Notification

## **Medicaid and the Children’s Health Insurance Program (CHIP)**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your State Medicaid or CHIP office to find out if premium assistance is available. 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, you can contact your State Medicaid or CHIP office or dial 877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer’s health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer’s plan. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

### **OKLAHOMA – Medicaid**

Web site: <https://okhca.org/individuals.aspx>

Phone: 888-365-3742

# Glossary

**Allowed Amount:** Maximum amount on which payment is based for covered health care services. This may be called “eligible expenses, payment allowance, or negotiated rate.” If your provider charges more than the allowed amount, you may have to pay the difference.

**Annual Open Enrollment:** The annual period during which you may choose to change your medical and/or dental coverage level or switch plans for the next plan year.

**Annual Out-of-Pocket Maximum:** The maximum amount of coinsurance you pay for covered medical expenses in any single calendar year. Once you have paid the out-of-pocket maximum, the Plan pays 100% of expenses (except for plan copays, which are still required). Prescription copays do not count toward your out-of-pocket maximum.

**Appeal:** A request for your health insurer or plan to review a decision or a grievance again.

**Auto-adjudication:** This process allows the Flexible Benefits Plan Administrator to immediately recognize that an expense is eligible for reimbursement under your employer’s plan and IRS regulations. These transactions eliminate the need for you to send documentation to the Administrator for your expense.

**Balance Billing:** When a provider bills you 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 \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you.

**Beneficiary:** Person(s) named by the employee or retiree in an insurance policy to receive any benefits provided by the plan if the participant dies.

**Brand-name drugs:** Prescription drugs that carry a trademark or brand name. Brand-name drugs may be significantly higher in cost than generic drugs, even though, by law, both must have the equivalent active ingredients.

**Coinsurance:** The percent (for example, 10%) you pay of the allowed amount for covered health care services to providers. Network coinsurance usually costs less than non-network coinsurance. For example, if the health insurance or plan’s allowed amount for an office visit is \$100 and you’ve met your deductible, your coinsurance payment of 10% would be \$10. The health insurance or plan pays the rest of the allowed amount.

**Contingent Beneficiary:** Person(s) named to receive policy benefits if the primary beneficiary is deceased.

**Coordination of Benefits:** Typically, coordination of benefits is the insurance industry standard practice used to share the cost of care between two or more carriers when a member is covered by more than one benefit plan. When someone is covered under two plans at the same time, the benefits received under those plans will be coordinated so that the participant will receive a benefit that is not greater than either one of the plans would pay under its own terms. In order to accomplish this, one plan is designated as “primary” and the other is designated as “secondary”.

If you are covering your spouse as a dependent, and he or she also receives coverage elsewhere, for your spouse the City’s benefit plan will always be secondary and the other plan will always be primary. Likewise, if you cover yourself as an employee on our plan, and your spouse covers you under his or her plan, our plan is primary and his or her plan would be secondary with respect to your benefits.

**Copay:** A fixed amount (for example, \$15) you pay for a covered health care services to providers, usually when you receive the service. Network copayments are usually less than non-network copayments.

**Deductible:** The amount you owe for health care services that your health insurance or plan covers before your health insurance begins to pay. For example, if your deductible is \$1,250, your plan won’t pay anything until you’ve met your \$1,250 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

**Durable Medical Equipment (DME):** Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics.

**Emergency Medical Condition:** An illness, injury, symptom or condition so serious that a reasonable person would seek care right away to avoid severe harm.

**Emergency Medical Transportation:** Ambulance services for an emergency medical condition.

**Emergency Room Care:** Emergency services received in an emergency room.

**Emergency Services:** Evaluation of an emergency medical condition and treatment to keep the condition from getting worse.

**Excluded Services:** Health care services that your health insurance or plan doesn’t pay for or cover.

# Glossary

**Explanation of Benefits (EOB):** A detailed statement from your health plan that explains which procedures and services were given, how much they cost, how much your plan pays, and how much you pay.

**Formulary Drugs:** Listing of prescription medications which are approved for use and/or coverage by the plan and which will be dispensed through participating pharmacies to covered enrollees. Formularies are subject to change without notice.

**Grievance:** A complaint that you communicate to your health insurer or plan.

**Generic Drugs:** Prescription drugs that meet the standards for safety, purity, strength, and quality as their brand-name counterparts. These drugs, however, bear only a chemical or general-classification name — not a brand name.

**Habilitation Services:** Health care services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient services.

**Health Insurance:** A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium.

**Health Maintenance Organization (HMO):** A pre-paid medical plan that provides a comprehensive predetermined medical care benefit package.

**Home Health Care:** Health care services a person receives at home.

**Hospice Services:** Services to provide comfort and support for persons in the last stages of a terminal illness and their families.

**Hospitalization:** Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. An overnight stay for observation could be outpatient care.

**Inpatient Hospitalization:** A hospital stay (usually 24 hours or more) for which a room and board charge is made by the hospital.

**Managed (Closed) Formulary:** A listing of drugs on a plan approved list intended to include a large enough range of medications and sufficient information about them to enable health practitioners to prescribe treatment that is medically appropriate.

**Medically Necessary:** Health care services or supplies needed to prevent, diagnose or treat an illness, injury, disease or its symptoms and that meet accepted standards of medicine.

**Medicare:** The federal health insurance program for: people 65 years of age or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure with dialysis or a transplant, sometimes called ESRD). Part A, Hospital Insurance, pays for inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. Part B, Supplementary Medical Insurance, helps pay for doctors' services, outpatient hospital care, and other medical services that are not covered by Part A. Enrollment in Part B is voluntary and available for a small premium. (You are required to be enrolled in Part B if you are enrolled in the City sponsored health plan.)

**Network Provider:** The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

**Non-Formulary Drugs:** Prescription medications not on a plan-approved list.

**Non-Network Provider:** A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider. Check your policy to see if you can go to all providers who have contracted with your health insurance or plan, or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers.

**Open Formulary:** A relatively unrestricted listing of drug medications and sufficient information about them to enable health practitioners to prescribe treatment that is medically appropriate.

**Outpatient (Hospital) Care:** Care in a hospital, clinic, or health facility that usually doesn't require an overnight stay.

**Physician Services:** Health care services a licensed medical physician (M.D. - Medical Doctor or D.O. - Doctor of Osteopathic Medicine) provides or coordinates.

**Plan:** A benefit your employer, union or other group sponsor provides to you to pay for your health care services.

**Preauthorization:** A decision by your health insurer or plan that a health care service, treatment plan, prescription drug or durable medical equipment is medically necessary. Sometimes called prior authorization, prior approval or precertification. Your health insurance or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

# Glossary

**Pre-existing Condition:** A physical and/or mental condition of an insured person that existed prior to the issuance of his or her policy.

**Preferred Providers or Network Providers:** A provider who has a contract with your health insurer or plan to provide services to you at a discount. Check your policy to see if you can see all preferred providers or if your health insurance or plan has a tier.

**Preventive Care:** Comprehensive care emphasizing priorities for prevention, early detection and early treatment of conditions, generally including routine physical examinations, immunization and well person care.

**Primary Care Provider:** A physician (M.D. - Medical Doctor or D.O. - Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.

**Provider:** A physician (M.D. - Medical Doctor or D.O. - Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified or accredited as required by state law.

**Qualifying Event:** An event entitling an employee to add and/or drop an eligible dependent or drop coverage in the middle of a plan year. A qualifying event may include, but is not limited to, marriage, divorce or legal separation, birth, adoption, court order, legal guardianship, or a dependent child's loss of dependent status.

**Reconstructive Surgery:** Surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries or medical conditions.

**Regular, Full-time Employee:** An employee in a position which is budgeted for a full work week (typically 30 hours or more)

**Rehabilitation Services:** Health care services that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

**Skilled Nursing Care:** Services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

**Specialist:** A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

**Subrogation:** The right of the employer, the plan sponsor, or insurance company to recoup benefits paid to participants through legal suit, if the action causing the injuries and subsequent medical expenses was the fault of another individual.

**UCR (Usual, Customary and Reasonable):** 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 UCR amount sometimes is used to determine the allowed amount.

**Urgent Care:** Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

# Notes

---

This page is intended to be blank.

# Notes

---

**This page is intended to be blank.**

# Benefits Resource Directory

## **UnitedHealthcare of Oklahoma**

### ***HMO Plan***

(Group Number 010931)  
Mon - Fri, 7 a.m. - 9 p.m. CST  
800-825-9355  
www.myuhc.com

## **BlueCross BlueShield of Oklahoma**

### ***Dental Plan***

(Group Number K19574)  
Mon - Fri, 8 a.m. - 8 p.m. CST  
888-381-9727  
www.bcbsok.com/okc

## **VSP**

### ***Vision Plan***

(Group Number 30021658)  
Mon - Fri, 7 a.m. - 9 p.m. CST  
800-877-7195  
www.vsp.com

## **Alliance Work Partners**

### ***Employee Assistance Program***

24 hours a day  
800-343-3822  
800-448-1823 (TDD)  
www.alliancewp.com

## **10GYM, LLC**

Mon - Fri, 9 a.m. - 6 p.m. (Administration)  
405-301-0170  
800-725-6756  
www.10GYM.com

## **Gold's Gym**

Monday - Friday: 5am to 11 pm  
Saturday & Sunday: 7am to 7 pm  
405-601-8998  
http://okc.goldsgym.com/

## **American Fidelity Assurance Company**

Mon - Fri, 7 a.m. - 7 p.m. CST  
800-437-1011  
www.americanfidelity.com

## **Mutual of Omaha**

***Basic Life and AD&D, Voluntary Life, and Short Term Disability***  
800-655-5142  
Group Number  
www.mutualofomaha.com

## **ICMA - Retirement Corporation**

Mon - Fri, 8:30 a.m. - 9 p.m. EST  
800-669-7400  
www.icmarc.com

## **Nationwide Retirement Solutions**

Mon - Fri, 8 a.m. - 9 p.m. EST  
877-677-3678  
www.nationwide.com

## **City of Oklahoma City**

### ***Employee Benefits Division***

Mon - Fri, 8 a.m. - 5 p.m. CST  
405-297-2144  
www.okc.gov

## **COTPA Human Resources**

297-3346 or 297-3372

## **City of Oklahoma City**

### ***Accounting Services Division - Payroll for bankruptcy or garnishment information***

Mon - Fri, 8 a.m. - 5 p.m. CST  
405-297-2196

## **Medicare**

800-633-4227  
www.medicare.gov

## **Municipal Employees Credit Union (MECU)**

Mon & Fri, 8:30 a.m. - 5:30 p.m. CST  
Tues - Thurs, 8 a.m. - 5 p.m. CST  
405-297-2995  
www.mecuokc.org

## **Oklahoma Employees Credit Union (OECU)**

405-606-6328  
www.oecu.org

This Enrollment Benefits booklet is not a contract, is not legally binding, and does not alter any original plan documents. Rather, it is intended to be a summary of available benefits provided through your employer. Every effort has been made to ensure the accuracy of this information. However, the actual determination of your benefits is based solely on the plan documents and if statements in this description differ from the applicable plan documents, coverage documents or Summary Plan Descriptions, then the terms and conditions of those documents will prevail. Please check with your employer's Human Resources Office for further guidance.