



2021-2022

**EMPLOYEE  
BENEFITS  
GUIDE**

LUCAS  
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TEXAS

# TABLE OF CONTENTS

Your City of Lucas Benefits	3
Eligibility & Enrollment	4
Monthly Costs	6
Medical Plan	7
Vision Plan	9
Dental Plan	10
Prescription Drug Plan	11
Special Services	12
Employee Assistance Program (EAP)	13
Wellness Programs	14
Telemedicine	15
Insurance Coverage for Life, Accidental Death & Dismemberment (AD&D), and Long Term Disability (LTD)	16
Health Reimbursement Account (HRA) & Flexible Spending Account (FSA)	17
Texas Municipal Retirement System (TMRS) / Deferred Compensation Plan	19
Additional Benefits	20
Important Contacts	21

# YOUR CITY OF LUCAS BENEFITS

Welcome to your benefits at the City of Lucas for the 2021-2022 plan year. The City of Lucas views our benefits package as a valuable addition to your overall compensation package. We are dedicated to providing and advocating for employees to receive a high-quality comprehensive benefits package. We aim to help you live a healthy life and maintain a productive work-life balance.

We understand that choosing the right benefit plans and options is important. We have created this benefits guide as a summary of your benefits package to help you make informed decisions at enrollment and in the future. This guide is an overview and does not provide a complete description of all benefit provisions. We encourage you to review this guide carefully and let Human Resources know if you have any questions.

The benefits in this guide are effective October 1, 2021 through September 30, 2022.

## 2021-2022 PLAN YEAR

There are several new changes to benefits for the 2021-2022 plan year. The City is a member of the TML Health Benefits Pool which has transitioned its third party administrator from United Healthcare to Blue Cross and Blue Shield of Texas. TML Health is continuing to make healthcare better for you and your families.

Beginning October 1, 2021, the City's new plan year will run concurrent with the fiscal year (October 1 through September 30) instead of the previous plan's calendar year (January 1 through December 31). This will not cause any mid-year changes to your plan but will offer earlier access to all the benefits and most cost-effective network that Blue Cross and Blue Shield of Texas offers.

In addition to the new partnership with Blue Cross and Blue Shield of Texas, TML Health has also made improvements to your prescription drug benefits, vision benefits, and open enrollment process. TML Health's new Pharmacy Benefit Manager is Navitus which comes with improvements designed to make your life easier and allow you to easily take care of your health and your family's health. TML Health has also partnered with EyeMed to provide new vision benefits which has a broad network of local optical providers and online options.

In previous years, the City has provided life insurance coverage to employees through MetLife. Beginning October 1, 2021, the City will provide similar life insurance coverage through TML Health by The Standard Insurance. If you have supplemental life insurance coverage with MetLife or Aflac, you will have the option to port your individual account and continue the supplemental coverage at your expense.

The City will be providing employees with a Health Reimbursement Account (HRA) and the ability to contribute to a Flexible Spending Account (FSA) through TML Health for the new plan year. The City will contribute to the employee's HRA and employees will have the option to elect an amount to their FSA. The combined funds of the HRA and FSA will allow employees flexibility to use their pre-tax funds for qualifying medical expenses.

# ELIGIBILITY & ENROLLMENT

The City of Lucas classifies employees for the purpose of employment status and benefit eligibility. The City defines a regular full-time employee as an employee that is permanent in nature with a scheduled work week of 40 hours or more (except for non-exempt 24-hour shift Lucas Fire-Rescue employees who work 159 hours during a 21-day period). Generally, regular full-time employees are eligible for the City's full benefits package, subject to terms, conditions, and waiting periods of each benefit program.

Eligible employees are provided the opportunity to enroll in the following benefits: Medical, Dental, Vision, Life, Accidental Death and Dismemberment (AD&D), Employee Assistance Program (EAP), and much more. Eligible employees also have the opportunity to enroll in additional benefits such as Voluntary Life, Voluntary Accidental Death and Dismemberment (AD&D), and Deferred Compensation Plan.

## WHEN DO MY BENEFITS START?

### NEW EMPLOYEES

If you are a new full-time employee and enroll within 30 days following your date of hire, you and your dependents (if applicable) will be eligible as of your date of hire depending on the benefit program.

### CURRENT EMPLOYEES

If you are a current full-time employee and enroll during the open enrollment period, you and your dependents (if applicable) will be eligible as of October 1, 2021.

## WHAT IF I ALREADY HAVE COVERAGE?

If you have coverage under another group health, dental and/or vision plan, the benefits you receive through the City are subject to coordination of benefits (COB) rules, which prevent double payment of eligible expenses. Primary coverage will be responsible for payment first.

## DEPENDENT ELIGIBILITY

If you are eligible to enroll in benefits, you may elect coverage for your dependents under the Medical, Dental, Vision, Voluntary Life and AD&D plans. Your dependents are eligible on your eligibility date or the date your dependent is acquired. Your dependents include your:

- Legal spouse
- Dependent children up to age 26
- Dependent children may be covered beyond age 26 if mentally or physically disabled, living with the employee and primarily dependent upon the employee for support
- Any child who is required by law to be covered as the employee's dependent under a qualified medical child support order (QMCSO)

# ELIGIBILITY & ENROLLMENT

## ELECTING OR MAKING CHANGES TO BENEFITS PLAN

As a full-time employee, the City of Lucas covers 100% of insurance coverage for Medical, Vision, Dental, Basic Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD), and Teladoc. The City also offers dependent medical, dental, vision, and other supplemental coverage on a pre-tax basis. The payroll deduction for your dependent benefits reduces your taxable income, creating a tax savings and increased take home pay for you. However, once an election is made on a pre-tax basis, it cannot be changed until the next annual enrollment unless you have a qualifying family status change.

**During Initial Enrollment:** You may enroll for benefits by completing your enrollment form within 30 days from your date of hire or when first eligible for benefits.

**During Annual Enrollment:** You have until the end of the designated enrollment period to make changes. If you do not take advantage of enrolling in the benefits program when you are initially eligible, you may be eligible to enroll at a later date (subject to “Special Enrollment” provisions set forth by the IRS). For voluntary life insurance, evidence of insurability may be required.

**When Your Family Status Changes:** Major life-changing events can generate a qualifying family status change and allow you to make changes to your benefit plan elections outside of the annual open enrollment period.

These family status changes include but are not limited to:

- Marriage
- Divorce
- Birth or adoption of a child
- Qualified Medical Child Support Order (QMCSO)
- Loss or gain of other coverage
- Death of a spouse or dependent
- Disqualification or requalification of a dependent
- Gain or loss of spouse’s employment or coverage



**If you have a family status change, you must notify Human Resources within 30 days of the event. Requests received after the deadline will be denied and changes will not be made until the next open enrollment period.**

# MONTHLY COSTS

The City of Lucas contributes 100% to the cost of employee coverage for Medical, Vision, and Dental. The City's new plan year will be from October 1, 2021 to September 30, 2022. Employees can voluntarily add dependents and supplemental coverage to their plan. Your contribution for the dependent or additional premium cost will be taken out of each pay period on a pre-tax basis based on your selection.

The monthly premium cost for employee and dependent coverage for medical, vision, and dental is listed below.

<b>MEDICAL PLAN</b>			
	<b>Employee Cost</b>	<b>City of Lucas Cost</b>	<b>Total Cost</b>
Employee Only	\$0.00	\$800.84	\$800.84
Employee + Spouse	\$824.84	\$800.84	\$1,625.68
Employee + Child(ren)	\$608.64	\$800.84	\$1,409.48
Employee + Family	\$1,561.58	\$800.84	\$2,362.42
<b>VISION PLAN</b>			
	<b>Employee Cost</b>	<b>City of Lucas Cost</b>	<b>Total Cost</b>
Employee Only	\$0.00	\$6.16	\$6.16
Employee + Spouse	\$5.54	\$6.16	\$11.70
Employee + Child(ren)	\$6.16	\$6.16	\$12.32
Employee + Family	\$9.55	\$6.16	\$15.71
<b>DENTAL PLAN</b>			
	<b>Employee Cost</b>	<b>City of Lucas Cost</b>	<b>Total Cost</b>
Employee Only	\$0.00	\$37.64	\$37.64
Employee + Spouse	\$39.62	\$37.64	\$77.26
Employee + Child(ren)	\$43.58	\$37.64	\$81.22
Employee + Family	\$77.90	\$37.64	\$115.54

# MEDICAL PLAN

The City of Lucas provides a medical plan for employees through the TML Health Benefits Pool and the third-party administrator Blue Cross and Blue Shield of Texas. TML Health has partnered with Blue Cross and Blue Shield of Texas to expand your access to providers through a larger network and save you money with better rates.

The medical plan uses a preferred provider network through Blue Cross and Blue Shield of Texas. While you can use any doctor, clinic, hospital, or healthcare facility you want; you save



**BlueCross BlueShield  
of Texas**

money when you use providers in the Blue Cross and Blue Shield of Texas Blue Choice PPO network. For more details about your benefits, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan which will be available on TML Health Online after you have completed enrollment.

The benefits summary of the medical plan is below.

BENEFIT COVERAGE	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b> <i>(per plan year)</i>		
Individual	\$500	\$1,000
Family	\$1,000	\$2,000
<b>Out of Pocket Maximum</b> <i>(per plan year; includes deductible, copays and coinsurance)</i>		
Individual	\$2,000	Unlimited
Family	\$4,000	Unlimited
<b>Coinsurance</b>	20%	50%
<b>Office Visits</b>		
Primary Care	\$30 copay	50% after deductible
Specialist	\$45 copay	50% after deductible
<b>Preventive Care</b>	No Charge	50% after deductible
<b>Telehealth</b>	No Charge	Not Covered
<b>Diagnostic Lab/X-Ray</b> <i>(when associated with an office visit)</i>	No Charge	50% after deductible
<b>Major Imaging</b> <i>(CT scan, PET scan, MRI, nuclear medicine)</i>	20% after deductible	50% after deductible
<b>Inpatient Hospital</b> <i>(Prior Authorization required)</i>		
Facility Charges	20% after deductible	50% after deductible
Physician Charges	20% after deductible	50% after deductible
<b>Emergency Room</b>		
Facility Charges	\$500 copay	\$500 copay
Physician Charges	20% after deductible	20% after deductible
<b>Urgent Care</b>	\$75 copay	50% after deductible
<b>Outpatient Surgery</b>	20% after deductible	50% after deductible

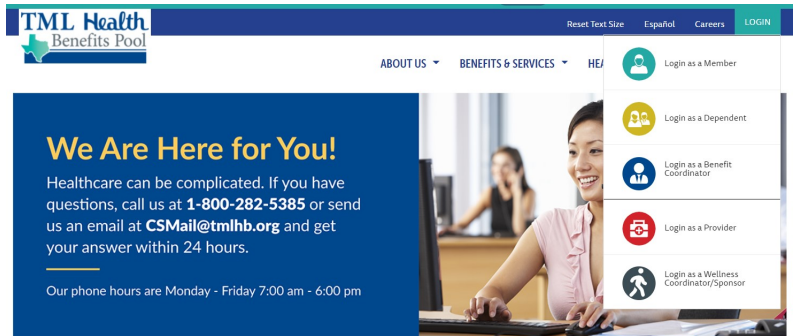
# MEDICAL PLAN

## TML HEALTH ONLINE ACCESS

Employees can access information online about their plan benefits and claim information through TML Health Online. TML Health Online is an online portal to help you easily manage and track your benefits information on your computer through a secured online account. Through TML Health Online, you can find an in-network provider in the Blue Cross and Blue Shield of Texas network, view your ID card, check claims, deductibles and out of pocket balances.

### Log in to TML Health Online

1. Go to [www.tmlhealthbenefits.org](http://www.tmlhealthbenefits.org).
2. Click on **Login** then click on **Login as a Member** or **Login as a Dependent** (if applicable).
3. Click on **Register**.
4. Read the License Agreement and click **Agree**.
5. Create a username, password, and enter answers to your security questions.



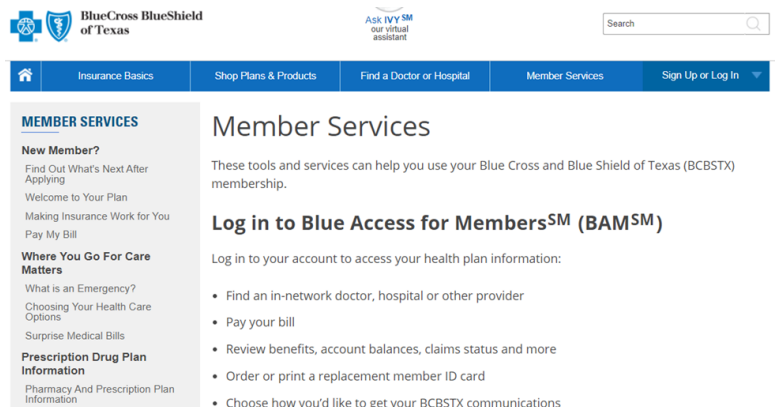
## BLUE ACCESS FOR MEMBERS

Blue Cross and Blue Shield of Texas will help you get the most out of your healthcare benefits with Blue Access for Members (BAM). You and your covered dependents (age 18 and up) can create a BAM account. With BAM, you can:

- Use the Provider Finder tool to search for a healthcare provider, hospital, or pharmacy.
- Request or print your ID card.
- Check the status or history of a claim.
- View or print Explanation of Benefits statements.
- Use the Cost Estimator tool to find the price of hundreds of tests, treatments, and procedures.
- Download the app.
- Sign up for text or email alerts.

### Log in to Blue Access for Members

1. Go to [www.bcbstx.com/member](http://www.bcbstx.com/member).
2. Under **Log into My Account**, click **New Member? Register Now**.
3. Use the information on your BCBSTX ID card to sign up.
4. Text BCBSTXAPP to 33633 to get the BCBSTX App that lets you use BAM while you're on the go.
5. You can also download the BCBSTX App on your mobile phone from the Apple App Store or Android Google Play.





# VISION PLAN

The City of Lucas provides a vision plan for employees through EyeMed offered by TML Health. EyeMed's national network of vision providers includes familiar names such as TSO, EyeMart, Target, Lenscrafters, Pearle Vision, and many local providers. You will receive a vision benefit card for the new plan year. The benefits summary of the vision plan is below.



VISION CARE SERVICES	IN-NETWORK	OUT-OF-NETWORK - Reimbursed Up To:
Exam with Dilation as Necessary	\$0 Copay	\$65
Retinal Imaging	Up to \$39	N/A
<b>Exam Options</b>		
Standard Contact Lens Fit and Follow-up	Up to \$40	N/A
Premium Contact Lens Fit and Follow-up	Up to \$39	N/A
<b>Frames</b>		
Any available frame at provider location	\$175 allowance, 20% off balance over \$175	\$125
<b>Standard Plastic Lenses</b>		
Single Vision	\$10 Copay	\$30
Bifocal - Lined	\$10 Copay	\$50
Trifocal - Lined	\$10 Copay	\$70
Standard Progressive Lens	\$65 Copay	\$50
Premium Progressive Lens	<b>Fixed Pricing</b> Includes lens copay Tier 1 - \$95 Tier 2 - \$105 Tier 3 - \$120 Tier 4 - \$185	\$50
<b>Lens Options</b>		
UV Treatment	\$15	N/A
Tint (Solid and Gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate - Adults	\$40	N/A
Standard Polycarbonate - Kids under 19	\$0	\$5
Standard Anti-Reflective Coating	\$45	\$5
Premium Anti-Reflective Coating	Tier 1 - \$57 Tier 2 - \$68 Tier 3 - \$85	\$5
Photochromatic/Transition - Plastic	\$75	N/A
<b>Contact Lenses</b>		
Elective Contact Lenses	\$175	\$125
Medically Necessary	Covered in full	\$210
<b>Frequency</b>		
Examination	Once every plan year	
Lenses or Contact Lenses	Once every plan year	
Frame	Once every plan year	

# DENTAL PLAN

The City of Lucas provides a dental plan for employees from BlueCare Dental Connections through Blue Cross and Blue Shield of Texas offered by TML Health. BlueCare Dental gives you access to a national network and a broad choice of dentists with low out of pocket rates. This plan also includes access to the Dental Wellness center for a library of tools and information to help you make the best dental health decisions. The benefits summary of the dental plan is below.

BENEFIT COVERAGE	IN-NETWORK	OUT-OF-NETWORK
<b>Deductible</b> <i>(per individual)</i> Tier 1 Tiers 2 & 3 (combined) Tier 4	\$0 per Plan Year \$50 per Plan Year \$50 per Lifetime	\$0 per Plan Year \$50 per Plan Year \$50 per Lifetime
<b>Benefit Maximum</b> <i>(per individual)</i> Tiers 1, 2 & 3 (combined) Tier 4	\$2,000 per Plan Year \$3,000 per Lifetime	\$2,000 per Plan Year \$3,000 per Lifetime
<b>Tier 1</b> Oral exams Prophylaxis treatments Fluoride treatments Sealants Bitewings X-rays Full mouth X-rays Periapical/Intraoral X-rays Space Maintainers	No Charge	No Charge after Reasonable and Customary Charges
<b>Tier 2</b> Emergency oral exams X-rays (non-preventive) Fillings Crowns Extractions Anesthesia Endodontics Periodontics Oral Surgery	20% after deductible	20% of Reasonable and Customary after deductible
<b>Tier 3</b> Mouth guards / appliances Inlays/onlays - repair/replacements Crowns - repair/replacements Dentures/partial dentures	50% after deductible	50% of Reasonable and Customary Charges after deductible
<b>Tier 4</b> Orthodontia (Children to age 19 only)	No Charge after Reasonable and Customary Charges after deductible	No Charge after Reasonable and Customary Charges after deductible

# PRESCRIPTION DRUG PLAN

The City of Lucas medical plan includes a prescription drug plan managed by Navitus through TML Health. Navitus uses a network of participating pharmacies. To receive benefits, you must use a participating pharmacy. You can get your medicines from either a retail network pharmacy or through the Navitus mail order program. The summary of the prescription drug plan is below.

PRESCRIPTION DRUG PLAN (Per 30-day/60-day/90-day supply/ Retail or Mail Order)	IN-NETWORK			OUT-OF-NETWORK
	30 day supply	60 day supply	90 day supply	
<b>Disease Management Maintenance</b> (generic)	\$0 copay	\$0 copay	\$0 copay	Not Covered
<b>Tier 1</b> (lowest-cost generics and some brand names drugs)	\$10 copay	\$20 copay	\$30 copay	
<b>Tier 2*</b> (includes most brands and some higher cost generics)	\$40 copay	\$80 copay	\$120 copay	
<b>Tier 3*</b> (non-preferred drugs)	\$70 copay	\$140 copay	\$210 copay	
<b>Tier 4</b> (specialty drugs)	\$100 copay	N/A	N/A	
<b>Tier 5</b> (cost share drugs)	\$150 copay	\$300 copay	\$450 copay	

\* If a participant obtains a brand-name drug when a preferred generic equivalent is available, they are responsible for the brand copay plus the cost difference between the brand-name drug and the preferred generic drug.

## NAVITUS PORTAL ACCESS

To make the most of your prescription drug benefits, you can access your prescription benefits using the Navitus web portal or mobile app to:

- Compare medication prices to find the lowest cost option for you.
- Locate the most convenient in-network pharmacies.
- Save your preferred pharmacies for quick and easy access.
- See medication and benefit information.
- View your member ID card.



### Log in to Navitus Portal

1. Beginning on your effective date, go to the Navitus website at [www.navitus.com](http://www.navitus.com).
2. Select **Portal Login**.
3. Select **Member Portal Login**.
4. Select the link for **New Registration**.

For mobile app account assistance, contact Navitus customer care (855) 673-6504. Navitus customer care is available 24 hours a day, 7 days a week.

# SPECIAL SERVICES

## BENEFITS VALUE ADVISOR (BVA)

As a TML Health member, you have access to the Benefits Value Advisor (BVA) which is a personal customer service concierge dedicated to getting you the best deals on any medical expense in Texas. The trained advisors maximize your savings by keeping you up to date on all of the best options and costs for procedures by:

- **Using the “Member Liability Estimator” (MLE)** - A price comparison tool that has more than 1,600 procedures you can search for the best price on. You can search by doctor, hospital, or procedure.
- **Being Your Personal Medical Secretary** - Finding a better option that can save you money, canceling or rescheduling with a more cost-efficient provider and informing your primary care provider of the change. Your BVA will provide you with after-call summaries to ensure you have a written breakdown of how you can get the best price on your procedure.
- **Located in Texas** - Every BVA is located at a call center which means you can pick up the phone and you’ll be talking to a fellow Texas that knows the area and which doctors to point you to.



## 24/7 NURSELINE

The 24-hour Nurse Advice Line is here to answer your health care questions any time you need it. The 24 Hour Nurseline has highly trained nurses that can help you decide what to do to get your family feeling better fast. If an unexpected medical situation arises, a nurse can help you decide if you should call your doctor, visit the ER or urgent care, or treat the problem yourself. A nurse can also let you know if you can wait to see the doctor the next day. You can talk to a nurse in your own language about any health problem.

### Get Your Health Questions Answered with the 24/7 Nurseline:

1. **Call (877) 351-8392** to reach a nurse who can speak with you in your language of choice.
2. If you have hearing or speech loss, you can **call (800) 386-4424**.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City of Lucas medical plan includes a free Employee Assistance Program (EAP) administered by Deer Oaks through TML Health. Everyone residing in your household can use the EAP even if they are not enrolled in your medical plan. This program offers a wide variety of counseling, referral, and consultation services, all designed to help you resolve work and life issues to live a happier, healthier, and more balanced life. If you retire or have separated from your employer within the last six months, you can still use your EAP services. EAP services are confidential and can be easily accessed by calling the toll-free Helpline at (866) 327-2400.



The Deer Oaks Employee Assistance Program (EAP) includes the following services:

- **In-Person and Telephone Counseling** - A network of 50,000 mental health providers throughout the United States are available to provide an in-person assessment and counseling services.
- **Referrals to Community Resources** - Get referrals to community resources such as support groups, legal resources, and childcare or elder care services.
- **Advantage Legal Assist** - Get a free 30-minute telephone or in-person consultation with a plan attorney, and unlimited online access to a library of educational legal resources, links, tools and forms.
- **Advantage Financial Assist** - Call Deer Oaks for unlimited phone consultations with a financial counselor qualified to advise on a range of issues such as bankruptcy prevention, debt reduction, and financial planning.
- **ID Recovery** - If your identity has been stolen, this phone consultation service is here to help you recover and minimize the impact.
- **Online Tools and Resources** - Visit [www.deeroakseap.com](http://www.deeroakseap.com) for an extensive library of health and wellness articles, downloadable presentations, childcare and elder care resources, work/life balance resources, and a wealth of information for supervisors covering conflict resolution, leadership, motivation, and more.
- **Safe Ride Home with Take the High Road** - Deer Oaks will reimburse you for your cab fares if you are impaired by alcohol, other substances, or extreme emotional condition.



# WELLNESS PROGRAMS

TML Health membership also provides you with access to two wellness programs: TML Health's TML Well and Blue Cross and Blue Shield of Texas's Well onTarget. Between the two programs, you will have access to a robust collection of benefits that are completely free for you to use.

## TML HEALTH'S TML WELL

**\$150 Wellness Incentive** - Employees and spouses can earn rewards each year by taking a wellbeing survey and completing either a biometric screening, and individual or group wellness challenges.



**Online Wellness Video Library** - TML Well gives you access to a wealth of online material to learn about mental and behavioral health. Videos cover subjects such as depression, schizophrenia, tobacco cessation, nutrition, and more. Designated video courses can count towards your annual \$150 Wellness Incentive.

**Catapult Virtual Checkup** - Get a preventative screening and earn credit toward your \$150 Well Incentive. There are two options to participate: 1) Participate in an onsite event or 2) Complete a Virtual Checkup which includes a private video conference with a nurse practitioner who will go over your screening results and help you make a plan to address any resulting diagnoses or risks to your help.

**Weight Management Program: Wondr Health** - This ten-week online program teaches people how to lose weight and improve the health without giving up their favorite foods, through digital behavioral counseling for weight management and diabetes prevention.

## BLUE CROSS AND BLUE SHIELD OF TEXAS' WELL ONTARGET

**Blue Points** - Earn rewards with Blue Points by regularly participating in healthy activities. Blue Points can be redeemed in an online rewards store through BCBSTX's Well onTarget program.



**Ovia Health** - Get support from Ovia Health's complete app suite to provide support from pre-pregnancy to delivery all the way through parenting.

**Livongo** - At no additional cost, members with diabetes or hypertension claims can receive an outreach from a professional at Livongo, a digital health platform determined to empower you to take control of your condition.

**Airrosti** - Airrosti is an outcome-based program, dedicated to quick recovery from common conditions or injuries through physical therapy for those who wish to avoid surgeries or other unnecessary invasive care options.

# TELEMEDICINE

## MDLIVE

Your TML Health membership provides you with MDLIVE through the Blue Cross and Blue Shield of Texas network. MDLIVE allows you to remotely connect with a board-certified doctor via online video, mobile app or phone, 24 hours, 7 days a week. Virtual visits can address a variety of non-emergency medical conditions and can substitute for a doctor's office, urgent care clinic, or emergency room visit for common conditions like the cold, flu, or pink eye. It is also a great tool for behavioral health concerns as well. MDLIVE doctors can also send prescriptions to nearby pharmacies for many common medical conditions.



### Access Your MDLIVE Benefit

1. Log in to TML Health Online at [www.tmlhealthbenefits.org](http://www.tmlhealthbenefits.org).
2. Go to the **Benefits Center** tab.
3. Click on **Blue Access for Members (BAM)**.
4. Log in to your BAM account to schedule a remote checkup.



## TELADOC

The City of Lucas also provides employees with a free account with Teladoc. Teladoc gives you access 24 hours, 7 days a week to a board-certified doctor through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care. Teladoc provides



access to primary care providers, family doctors, dermatologists, therapists, psychiatrists, registered dietitians and medical experts who are ready to help you from wherever you are, 24/7. The City will provide you with a Teladoc card which includes your ID and information on how to access your Teladoc account.

# INSURANCE COVERAGE FOR LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D), AND LONG TERM DISABILITY (LTD)

The City of Lucas provides insurance coverage in the amount of \$50,000 to employees for Life and Accidental Death & Dismemberment (AD&D) which is administered by The Standard Insurance through TML Health. The City sets the benefit amount which you can also increase by choosing to pay an additional fee for supplemental.

## SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Employees may select up to three times their annual salary for Supplemental Life and AD&D insurance for their individual coverage. The costs for supplemental individual coverage are based on an individual's age and the amount of coverage requested per \$1,000 of the employee's annual salary.

Age of Employee	Employee Cost per \$1,000 of Individual Supplemental Life/AD&D
Under 30	\$0.061
30-34	\$0.069
35-39	\$0.100
40-44	\$0.130
45-49	\$0.198
50-54	\$0.332
55-69	\$0.595
60-64	\$0.913
65-69	\$1.513
70 and over	\$2.431

Employees can also add supplemental coverage for dependents. The supplemental coverage amount for a spouse is \$20,000 (\$10,000 guaranteed/\$10,000 with required Medical History Statement) and child(ren) is \$5,000 at the all-inclusive price of \$6.21 per month.

## LONG TERM DISABILITY (LTD)

Basic Long Term Disability (LTD) insurance is provided to all eligible employees at no cost. This insurance provides you with coverage in the event you cannot work because of an illness or injury. If you remain totally disabled and unable to work for more than 180 days, you may be eligible for LTD benefits. The City of Lucas automatically provides this benefit to replace 66 2/3% of your pre-disability salary up to a \$6,000 a month maximum. There is a 60-day elimination period upon hire.



# HEALTH REIMBURSEMENT ACCOUNT (HRA) & FLEXIBLE SPENDING ACCOUNT (FSA)

For the 2021-2022 plan year, the City of Lucas will provide employees with a Health Reimbursement Account (HRA) and the ability to contribute to a Flexible Spending Account (FSA). A health reimbursement account (HRA) is a pre-tax employer-funded plan that allows employees to utilize the funds toward eligible healthcare expenses. A flexible spending account (FSA) allows the employee to set aside pre-tax dollars into an account to be used for eligible medical, dental, and vision expenses. Your contributions to your FSA are not counted as income when you calculate your income tax.

## HRA CONTRIBUTION & FSA ELECTION

The City will contribute a prefunded annual amount of \$300 to an employee's HRA. Newly hired full-time employees who start after October 1, 2021, will receive a pro-rated contribution to the HRA. During open enrollment, employees may choose to elect up to \$2,000 to their FSA. The FSA total elected amount will be deducted evenly out of each paycheck, pre-tax. You cannot change your FSA election during the plan year unless you experience a qualifying life event like marriage, divorce, or birth of a child.

Your HRA and FSA will be prefunded, so you can pay for qualifying medical expenses earlier in the plan year.

Unused HRA funds will rollover from year to year. The FSA annual maximum rollover amount is \$550.

## HRA/FSA DEBIT CARD

Employees will be issued a single debit card that will have access to the combined funds of both the HRA and FSA accounts. You can use your HRA/FSA debit card at locations such as doctor and dentist offices, pharmacies, and vision service providers for qualifying expenses. The card cannot be used at locations that do not offer services under the plan, unless the provider has also complied with IRS regulations. The swipe transaction will be denied if you attempt to use the card at an ineligible location.

You should always retain a receipt for your records. While FSA debit cards allow you to pay for services at point of sale, they do not remove the IRS regulations for substantiation. This means that you must always keep receipts and Explanation of Benefits (EOBs) for any debit card charges. If you don't provide proof that an expense was valid, it can result in your card being turned off and your expense being deemed taxable.

## GENERAL RULES AND RESTRICTIONS

In exchange for the tax advantages that HRAs and FSAs offer, the Internal Revenue Service (IRS) has imposed the following rules and restrictions for Health Care HRA/FSAs such as expenses must be incurred during the 2021-2022 plan year, dollars cannot be transferred from one FSA to another, and all unused FSA funds over the \$550 limit will be forfeited at the end of the plan year.

# HEALTH REIMBURSEMENT ACCOUNT (HRA) & FLEXIBLE SPENDING ACCOUNT (FSA)

## QUALIFYING EXPENSES

Health Reimbursement Accounts (HRAs) and Flexible Spending Accounts (FSAs) can be great cost-savings tools. You can use them to pay for qualified medical expenses (QME) for health care, dental, and vision. It is important to know which expenses can be reimbursed and are considered qualified medical expenses. Each year, the Internal Revenue Service (IRS) publishes a list of services that they consider to be qualified medical expenses and thus can be reimbursed using your FSA or HRA account.

Below is a summary list of qualifying medical expenses for 2020:

- Acupuncture
- Ambulance
- Annual Physical Examination
- Artificial Teeth
- Bandages
- Chiropractor
- Contact Lenses
- Crutches
- Dental Treatment
- Disabled Dependent Care Expenses
- Eye Exam and Surgery
- Eyeglasses
- Hearing Aids
- Hospital Services
- Insurance Premium
- Laboratory Fees
- Medicines
- Nursing Services
- Physical Examination
- Psychologist
- Therapy
- Weight-Loss Program
- Wheelchair
- X-ray

Department of the Treasury  
Internal Revenue Service

**Publication 502**  
Cat. No. 15002Q

**Medical and Dental Expenses**  
**(Including the Health Coverage Tax Credit)**

For use in preparing  
**2020** Returns

**Contents**

- What's New ..... 1
- Reminders ..... 1
- Introduction ..... 2
- What Are Medical Expenses? ..... 2
- What Expenses Can You Include This Year? ..... 2
- How Much of the Expenses Can You Deduct? ..... 3
- Whose Medical Expenses Can You Include? ..... 3
- What Medical Expenses Are Includible? ..... 5
- What Expenses Aren't Includible? ..... 15
- How Do You Treat Reimbursements? ..... 17
- How Do You Figure and Report the Deduction on Your Tax Return? ..... 19
- Sale of Medical Equipment or Property ..... 19
- Damages for Personal Injuries ..... 20
- Impairment-Related Work Expenses ..... 21
- Health Insurance Costs for Self-Employed Persons ..... 21
- Health Coverage Tax Credit ..... 22
- How To Get Tax Help ..... 22
- Index ..... 26

**Future Developments**

For the latest information about developments related to Pub. 502, such as legislation enacted after it was published, go to [IRS.gov/Pub502](https://www.irs.gov/pub502).

**What's New**

**Standard mileage rate.** The standard mileage rate allowed for operating expenses for a car when you use it for medical reasons is 17 cents a mile. See [Transportation](#) under *What Medical Expenses Are Includible*, later.

**Reminders**

**Photographs of missing children.** The IRS is a proud partner with the [National Center for Missing & Exploited Children® \(NCMEC\)](#). Photographs of missing children selected by the Center may appear in this publication on pages that would otherwise be blank. You can help bring these children home by looking at the photographs and calling 800-THE-LOST (800-843-5678) if you recognize a child.

Get forms and other information faster and easier at:  
• [IRS.gov](https://www.irs.gov) (English) • [IRS.gov/irac](https://www.irs.gov/irac) (हिन्दी)  
• [IRS.gov/Spanish](https://www.irs.gov/Spanish) (Español) • [IRS.gov/Pasport](https://www.irs.gov/Pasport) (Pocztowa)  
• [IRS.gov/Chinese](https://www.irs.gov/Chinese) (中文) • [IRS.gov/zh-tw](https://www.irs.gov/zh-tw) (繁體中文)

Jan 08, 2021

For a complete list and descriptions of qualifying medical expenses, please contact Human Resources or go to: [www.irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

# TEXAS MUNICIPAL RETIREMENT SYSTEM (TMRS)

The City of Lucas participates in the Texas Municipal Retirement System (TMRS) which provides retirement benefits to municipal full-time employees. Employees contribute 7% of their gross salary to the TMRS account. The City matches the contributions and interest at retirement using a 2 to 1 match. The City's contributions to fund its match of your contributions and interest are held in the City's TMRS account. When you retire, the City's contributions become part of your benefit.



Contributions are deducted from your pay before taxes, so you are not taxed on your member deposits or the interest they earn until you receive them from TMRS as a benefit payment. You cannot borrow from your member account, nor can you use it as collateral for a loan.

## VESTING

Employees are vested when you have five years of service credit. "Vesting" means you have worked enough years and established enough service credit to meet the minimum length-of-service requirement for retirement. Once vested, even if you leave city employment, you may leave your deposits with TMRS and retire with a TMRS retirement benefit when you reach age 60 (or meet other retirement requirements that may be necessary).

## RETIRING

Employees can retire when you have at least five years of service credit and are at least age 60. You may also retire at any age if you have 20 years of service credit. Your monthly benefit at retirement is based on your member deposits and interest, the City's matching funds, other credits, your life expectancy (and your beneficiary's, if you choose certain options), future account interest assumptions as set by law, and the monthly payment plan you choose. At retirement, you will choose a monthly payment option to receive your benefit. Besides the Retiree Life Only benefit, six payment options are available that can provide payments to your beneficiary if you die.

# DEFERRED COMPENSATION PLAN

The City of Lucas offers all employees the opportunity to contribute to their retirement future with a 457(b) plan administered by VALIC. A 457(b) account is a chance for employees to put pre-tax dollars from your paycheck into an account to save for retirement. You may select any amount to be deducted from your paycheck up to the maximum election of \$19,500 annually. If you are 50 years or older, the plan allows for an additional \$6,500 catch-up contribution in addition to the \$19,500 maximum. Employees may sign up for a 457(b) account at anytime throughout the plan year. Your VALIC account includes a licensed financial advisor to assist you with your retirement planning and goals at no charge.



# ADDITIONAL CITY BENEFITS

BENEFIT	DESCRIPTION
Holidays	11 Paid Holidays
Vacation Leave	<p><u>Full-Time Employees</u>            Annual Maximum Total Carryover - 80 hours            Annual Accrual:            &lt; 5 years - 80 hours            5 to 10 years - 128 hours            &gt; 10 years - 160 hours</p> <p><u>Non-exempt Firefighters</u>            Annual Maximum Total Carryover - 120 hours            Annual Accrual:            &lt; 5 years - 120 hours            5 to 10 years - 192 hours            &gt; 10 years - 240 hours</p>
Sick Leave	Maximum Accrual Employees - 480 hours Non-exempt Firefighters - 720 hours
Bereavement Leave	The City provides full-time employees paid time off (up to three workdays).
Compensatory Time	Non-exempt employees can request compensatory time in lieu of overtime and must be used within 90 days of earning the time.
Military Leave	Employees will be paid for military absences of up to a maximum of 15 workdays per fiscal year.
Jury Duty	The City provides paid leave to regular full-time employees required to serve on jury duty.
Longevity Pay	\$4 per month upon completion of a full year of service.
Certification Pay	The City may provide certification pay to full-time employees in the Public Works and Fire-Rescue Departments.
Length of Service Award Program (LOSAP)	The City of Lucas contributes to LOSAP for volunteer emergency responders.
Workers' Compensation	All employees and volunteers of the City are covered by workers' compensation.

# IMPORTANT CONTACTS

VENDOR/SERVICE	RESOURCES	PHONE	WEBSITE
Blue Cross and Blue Shield of Texas	Medical benefits, medical procedures, major imaging, cost estimates, claims, deductibles, copayments, coinsurance, Blue Access for Members (BAM)	(855) 762-6084	<a href="http://www.bcbstx.com">www.bcbstx.com</a>
Deer Oaks Employee Assistance Program (EAP)	Mental health, work/life balance	(866) 327-2400	<a href="http://www.deeroakseap.com">www.deeroakseap.com</a>
EyeMed	Vision benefits, eyecare, provider network	(844) 225-3107	<a href="https://individual.eyemed.com/">https://individual.eyemed.com/</a>
MDLIVE	Non-emergency symptoms, prescriptions, behavioral health	(800) 400-6354	<a href="https://mdlnext.mdlive.com/home">https://mdlnext.mdlive.com/home</a>
Medical Preauthorization Helpline	Medical procedures requiring prior approval	(800) 441-9188	
Mental Health/Chemical Dependency (SUD) Preauthorization Helpline	Mental health and substance use prior authorization	(800) 528-7264	
Navitus	Prescription drugs covered, costs, mail-order pharmacy, network, plan benefits	(855) 673-6504	<a href="http://www.navitus.com">www.navitus.com</a>
Teladoc	Non-emergency symptoms, prescriptions, behavioral health	(800) 835-2362	<a href="http://www.teladoc.com">www.teladoc.com</a>
TML Health Benefits Pool	Benefits enrollment and changes, spending accounts, insurance, access to benefits books, health and wellness resources, general questions	(800) 282-5385	<a href="http://www.tmlhealthbenefits.org">www.tmlhealthbenefits.org</a>
VALIC	Deferred compensation plan	(800) 448-2542	<a href="http://www.aigrs.com/home">www.aigrs.com/home</a>
24/7 Nurseline	Healthcare options and decisions, teen health, diabetes, blood pressure, and behavioral health	(877) 351-8392 (800) 386-4424 for Hearing/Speech Impaired	