

# 2024

## BENEFITS GUIDE

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Compiled by Stephens Insurance, LLC

# INSIDE YOUR CITY OF SILOAM SPRINGS BENEFITS

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The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. This is not a guarantee of coverage. The text contained in this Summary was taken from various summary plan descriptions and benefit information. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.

# IMPORTANT REMINDERS & UPDATES

- **How your Family Medical Deductible Works:** Each family member on your plan will combine covered medical costs to meet the total family deductible (\$4,000). However, there is an Individual Embedded Deductible (\$3,200) which is the maximum amount that one person on the family plan will pay before coinsurance begins paying for that person. When your family's covered medical costs meet this dollar amount, your health plan will begin to pay a portion of your medical expenses (also called coinsurance).
- Example: Bob and Sue Thompson have two children. They have an individual deductible of \$3,200. Bob paid \$3,200 in covered medical expenses, which means he met his individual embedded deductible and his health plan will begin to pay coinsurance. They have a family deductible of \$4,000. Bob paid \$3,200 in covered medical expenses. Sue paid \$400 in covered medical expenses. Both children total \$400 in covered medical expenses. Since all covered medical expenses add up to \$4,000, the Thompsons have met their family deductible for that calendar year and the health plan will begin paying coinsurance for all family members.
- **Dental rates** are **increasing** slightly. The Employee Only rate is increasing by \$0.57 per pay period; Employee+ 1 by \$1.20 per pay period; Family by \$2.20 per pay period.
- The City will continue to have a **Health Savings Account (HSA) employer match** up to \$40 per pay period to a cap of **\$960** per year into the HSA for employees eligible to open and fund a HSA. The City also matches up to \$40 per pay period into a Health Reimbursement Account (HRA) for employees who are not eligible to open and fund a HSA. The matching contribution is not a part of the wellness program. The HSA contributions limits increased in 2024 to \$4,150 for self-only coverage and \$8,300 for family coverage. Those 55 and older can contribute an additional \$1,000 as a catch-up contribution.
- The City of Siloam Springs voluntary **wellness program** will continue to be a component of the medical plan offering. It is designed to help employees of the medical plan maintain a healthy lifestyle. Eligible participants who earn 120 points through **Mid-December** may qualify for the incentive during the following calendar year. If you earn the required points, a \$750 contribution will be made to your HSA as close to the first week of the following year as possible. For employees who are not eligible to open and fund an HSA, the incentive will be applied to your HRA. A prorated amount will apply if enrolled any month following January 1st.
- **Alight (previously Compass) Health Pro** can help you understand your medical, prescription, dental and vision benefits, find a doctor, dentist and vision care provider, save money by conducting cost estimates for a recommended procedure, pay less for prescriptions, schedule appointments and get help with medical bills. Contact your **new** Health Pro Consultant, Joy Omorogie, at [joy.omorogie@alight.com](mailto:joy.omorogie@alight.com) or 800-513-1667 x1053. You may also download the Alight Mobile app from the App Store or Google Play. Think of the Alight Mobile App as your digital healthcare concierge.
- **Beneficiary Designations:** We encourage you to review your beneficiary designations if you experience a major life event, if you update your will or estate plan or make changes to your retirement account.
- **Mission Square:** Employees can contribute (to their 457) when their benefits start, but if they choose not to, at one year of employment they are required to contribute 3%. At one year, the City starts contributing 12% to an employee's 401a plan.

Employees can now get loans on their 401(a) and 457(b) plans. Employees are eligible to apply for up to 50% of their 401(a)/457(b) balance. Loans can be taken out for any reason, not just for emergencies and the employee will be paying themselves back on their bi-weekly paycheck. If employees choose to have the loan directly deposited into their checking/savings account, it takes 3-5 business days, depending on their bank. This all can be done at the convenience of your phone. Mission Square has a free app. **There is no waiting time to be vested.**



# ENROLLING IN YOUR BENEFITS

## Open Enrollment

Federal legislation requires that all health plans allow employees an opportunity to change health plan elections without penalty and without requiring evidence of good health. This opportunity is called "open enrollment." **For the City of Siloam Springs, this begins on November 6 and goes through November 17. Open Enrollment changes will be effective January 1.**

During this period, City of Siloam Springs employees may make the following changes:

- Enroll yourself or any eligible family member in the medical, dental, and vision benefits.
- Drop the medical, dental or vision coverage for yourself or any eligible family member.
- Change your election from employee only, employee & spouse, employee & child(ren) or family tiers for each plan, as applicable.
- Enroll in the Voluntary Life/AD&D Insurance, subject to guarantee issue and evidence of eligibility provisions.
- Enroll in the voluntary supplemental health benefits and disability benefits (i.e. accident, critical illness, hospital indemnity and short-term disability).

## New Hires

New Hires who are considered full time (working an average of 30 hours per week) are eligible for benefits on the first day of the month following 30 days from the date of hire.

## Mid-Year Changes

The Internal Revenue Service (IRS) regulates how employees are able to make changes to their medical, dental and vision premium contributions on a pre-tax basis. The rules state that you can change A) at open enrollment, or B) if an incident called a "qualifying life event" occurs.

A qualifying life event (QLE) is the occurrence of one of the following situations:

- Marriage
- Divorce
- Birth or Adoption of a child
- Death of a spouse or child
- Loss of employment by the spouse
- Loss of employment by the employee
- Losing eligibility for benefit coverage (such as a spouse going from full time to part time)

*Mid-year QLE changes must be reported to Human Resources at (479) 434-1056 or email [humanresources@siloamsprings.com](mailto:humanresources@siloamsprings.com) within 30 days of the date the change occurred. QLE changes reported more than 30 days from date of occurrence may not be effective until the next plan year which begins January 1, 2025.*

# ELIGIBILITY

## Who is Eligible?

All full-time employees who work an average of 30 hours per week on a regular basis.

Your dependents eligible for coverage in the City of Siloam Springs plan include:

- Your legal spouse
- Your child/children who are:
  - Your dependent children (including his/her natural child, step children, legally adopted children, and children placed with you for adoption) are eligible for coverage until the end of the birthday month following their 26th birthday.
  - Children for whom the employee is a Legal Guardian who are under the limiting age of 26 years and primarily dependent upon the covered employee for support and maintenance.
  - Your dependent children, covered by a Qualified Child Medical Support Order (QMCSO).
  - Your dependent children, regardless of age, provided he/she is incapable of self-support due to a mental or physical disability, unmarried, who is fully dependent on you for support as indicated on your federal tax return.

## When Can I Enroll?

There are three types of enrollment opportunities:

- New hire enrollment: Full-time employees are eligible for benefits on the 1st day of the month following 30 days from date of hire.
- Annual Open Enrollment: Full-time eligible employees and their eligible dependents who enroll during this specified time interval would have coverage effective as of the new plan year which begins January 1.
- Qualifying Life Event (QLE) Enrollment: Mid-year benefit election changes due to a QLE must be made within 30 days of the date the change occurred. QLE changes will be effective the date of the event.



# ONLINE ENROLLMENT

Shop for your City of Siloam Springs benefits this Open Enrollment with our user-friendly online portal!

# 1

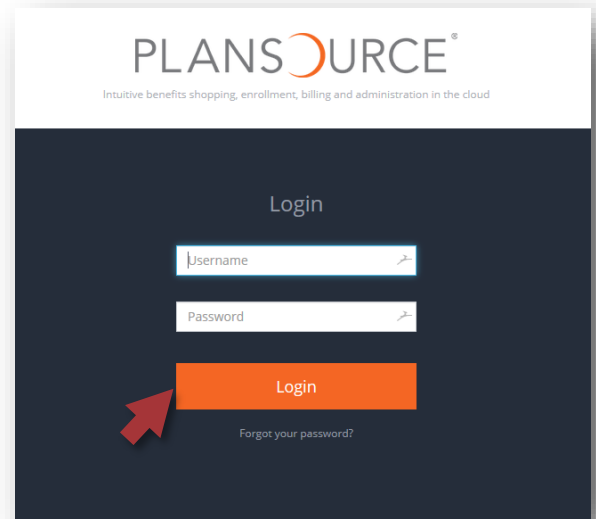
## Log on to [www.plansource.com/login](http://www.plansource.com/login)

Prior to the beginning of your enrollment period, you will receive an invitation email from PlanSource. Your username will be included on the invitation email.

**Password:** Your date of birth in number format YYYYMMDD

*Example: January 5, 1970 = 19700105*

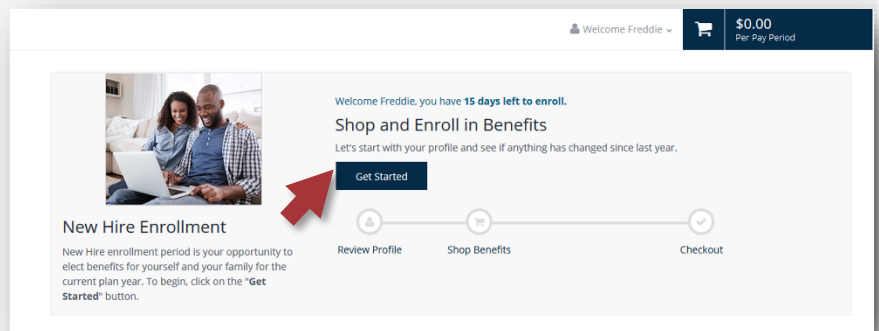
You will be prompted to change your password once you log on.



# 2

## Begin enrollment

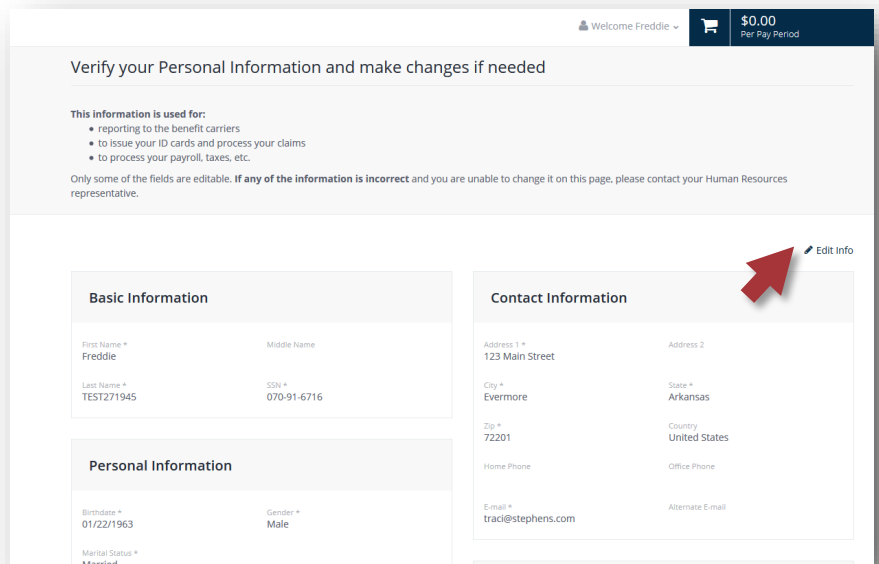
Click **"Get Started."** The screens will systematically lead you through the enrollment steps from start to finish.



# 3

## Verify your information

Review your demographic information and make changes where necessary. When you are finished click **"Next: Review My Family"** on the bottom of the screen.



# 4

## Review dependents

Dependents must be listed to be enrolled in coverage. From this screen you may add or remove family members, and edit dependent information. When finished, click **"Next: Shop for Benefits"** on the bottom of the screen.

# 5

## Shop benefits

Work your way from top to bottom of this list to confirm or change your benefits elections. Each section may be accessed by clicking **"Start Survey"** or **"Shop Plans."**

- Spousal Benefits Policy:** You must read this policy and confirm receipt before enrolling your spouse in the City of Siloam Springs medical plan. Acknowledge receipt at the bottom of the page and click **"Save."**
- Medical, Dental & Vision:** Confirm which family members are covered by the plan, and click **"Update Cart."** There is also an option to decline each benefit, directly below the "Update Cart" button.
- Voluntary Employee Life/AD&D:** Select coverage amount and click **"Update Cart"** to add the benefit or **"Decline Voluntary Employee Life Benefits."** Coverage levels requiring Evidence of Insurability (EOI) are denoted.
- Acknowledgements:** Review and acknowledge receipt of these federally-required documents by clicking the "I acknowledge" button at the bottom of each screen. Move on to the next question by clicking the right arrow; when finished, hit the **"Save"** button.
- Basic Employee Life:** This benefit is paid by City of Siloam Springs. Simply press **"Confirm Plan."**

Click **"Add Beneficiaries"** at the bottom of the page.

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## Add beneficiaries

Click **"Add Beneficiary"** - you may enter a new beneficiary, or choose one of the dependents listed in Step 4. The total allocation amount must be 100%. Click **"Save"** when finished.

Click **"Review and Checkout"** to move on.

The screenshot shows the 'Review Current Beneficiaries' interface. A modal titled 'Add Beneficiary' is open, prompting the user to 'Select an existing contact from the drop-down menu or enter a new contact's information below.' The modal contains a dropdown menu labeled 'Select existing contact', and three input fields: 'Name \*', 'Relationship \*', and 'Allocation \*'. At the bottom of the modal are 'Cancel' and 'Confirm' buttons. In the background, the 'Review Current Beneficiaries' screen is visible, showing a table with columns for 'Name of Person', 'Relationship', and 'Allocation'. A red arrow points to the 'Add Beneficiary' button on the left side of the background screen.

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## Review & Checkout

Review your benefit elections and beneficiary designation, **your cost per pay period will be listed both in the upper right corner of the screen**, and at the bottom of your benefit list. City of Siloam Springs's contribution will also be listed at the bottom of the benefit list. Once you have reviewed your elections, click **"Checkout"** at the bottom of the screen.

The screenshot displays the 'Review & Checkout' screen. At the top right, it shows 'Welcome Freddie' and a shopping cart icon next to '\$184.07 Per Pay Period'. The main content area includes sections for 'Voluntary STD' (with a 'Coverage Declined' status and 'Date Declined: 11/26/2019'), 'Acknowledgements' (with 'Status: Completed' and 'Dates: Last Updated 11/01/2019'), and 'The following benefits are unchanged' (listing 'Basic Employee Life - ER Paid' with details like 'Start Date: 11/26/2019', 'Volume: \$15,000.00', and 'Employer Contribution: \$0.59'). At the bottom right, it shows 'Employer Contribution: \$66.24' and 'Your Cost Per Pay Period: \$184.07'. A red arrow points to the 'Checkout' button at the bottom right.

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## Congratulations!

Your enrollment process is complete.

Benefits may be emailed, printed, or downloaded from this screen.

If there are any additional items needed, the portal will generate a "to-do list."

The screenshot shows the 'Congratulations!' screen. At the top right, it says 'Welcome Freddie' and '\$184.07 Per Pay Period'. Below this is a section titled 'Your To-Do List' with a progress indicator '0 of 3 Complete'. The list contains three items: 'Provide Birth Certificate for Taylor TEST271945', 'Provide Marriage Certificate for Shellie TEST271945', and 'Provide Spousal Verification and Authorization Form for Shellie TEST271945'. Below the list is a 'Current Benefits' section with the text 'Plan Year Effective from 01/01/2019 to 12/31/2019' and buttons for 'Download', 'Email', and 'Print'. At the bottom, it states 'Below are your new elections. Benefit elections may be changed during your company's Open Enrollment or if you've had a Qualifying Life Event.'

Stephens Insurance, LLC



# WELLNESS PROGRAM

City of Siloam Springs offers a voluntary wellness program to employees enrolled in the medical plan. The wellness program provides an incentive to covered employees who participate in the form of a \$750 Health Savings Account (HSA) contribution by the City of Siloam Springs. The wellness program is completely voluntary.

To qualify for the employer HSA contribution described below for the period beginning January 1, you must earn 120 points between January 1 and Mid-December. You can earn points by completing any of the activities listed below. You must track and report all authorized activities for the wellness incentive on the applicable forms provided by the City.

If you earn the required 120 points in the timeframe listed above, City of Siloam Springs will make a \$750 contribution to your HSA as close to the first week in January as possible.

An accommodation or alternative standard from the requirement to participate in authorized activities for the wellness credit within a particular time period may be granted if the covered employee has a medical condition which makes it unreasonably difficult or it is medically inadvisable to participate as verified by the covered employee's physician. Covered employees may obtain additional information or request a reasonable accommodation or alternative standard by calling the Human Resources at 479-434-1056.



## Authorized Activities for Wellness Points

• Biggest Loser Contest offered by the City	30 pts
• Dental cleaning/Vision exam/Immunization/PSA test/Mammogram/Wellness exams	15 pts each
• Classes approved by outside entity (Weight Watchers, Jenny Craig, Nutrisystem)	5 pts each
• League volleyball, softball, basketball	15 pts per league session
• Bicycling, Bi or triathlons, walkathons	25 pts per event
• Gym membership, Zuma, Jazzercise, yoga, boxing classes	7 pts per month
• Tobacco cessation coaching program	30 pts
• Walking - 50,000 steps per week	2.5 pts per week
• Swimming	10 pts per 30 min
• Cycling	10 pts per 56 miles per month

# HEALTH CARE ADVOCATE

**alight**® Take Advantage  
of Your Benefits!

Health care costs are rising, benefits can be confusing and finding the right care can be frustrating and time-consuming. Don't worry! Help has arrived. You now have a personal Health Pro® consultant ready to assist you and your family.

## How Alight Takes Care of You:

- **Understand your benefits**

Clear up any confusion about your health plan.

- **Find great doctors**

Locate highly-rated doctors, dentists and eye care professionals.

- **Save money on health care**

Compare prices and choose more cost-effective options.

- **Pay less for prescriptions**

Get recommendations for lower-cost medications.

- **Resolve billing errors**

Over 30% of medical bills are wrong. Don't overpay.

- **Schedule appointments**

Have your appointments scheduled at times most convenient for you.



**Get  
Connected  
Today.**

Contact your Health Pro Consultant, Joy Omorojie  
at [joy.omorojie@alight.com](mailto:joy.omorojie@alight.com) or (800) 513-1667 x1053

# MEDICAL & PRESCRIPTION

City of Siloam Springs offers medical coverage through Blue Administrators of Arkansas (Arkansas Blue Cross Network). Please be sure that your doctors participate within the network in order to obtain the highest level of benefits.

Services	In-Network	Out-of-Network
<b>Deductible - Individual</b>	\$2,000	\$4,000
<b>Deductible - Family</b>	\$3,200 Individual \$4,000 family	\$8,000
<b>Deductible Type*</b>	Embedded	
<b>Coinsurance</b>	20%	40%
<b>Out-of-Pocket Maximum</b> Individual / Family	\$4,000/\$8,000	\$8,000/\$16,000
<b>Out of Pocket Type**</b>	Embedded	
<b>Office Visits</b> Primary Care Specialist	20% after deductible 20% after deductible	40% after deductible 40% after deductible
<b>Virtual Visit</b>	20% after deductible	40% after deductible
<b>Urgent Care, Emergency Room and Ambulance Services</b>	20% after deductible	20% after deductible
<b>Inpatient Services</b>	20% after deductible	40% after deductible
<b>Outpatient Surgical</b>	20% after deductible	40% after deductible
<b>Preventive Care (routine child and adult care)</b>	0%	40% after deductible
<b>Prescription Drug</b> Tier 1 Tier 2 Tier 3 Tier 4	20% after deductible 20% after deductible 20% after deductible 20% after deductible	Not Covered

**\*Embedded Deductible:** All individual deductible amounts will count toward the family deductible but an individual will not have to pay more than the individual deductible amount of \$3,200.

**\*\*Embedded Out of Pocket:** All individual out of pocket amounts will count toward the family out of pocket but an individual will not have to pay more than the individual out of pocket amount of \$4,000.

Tier	Your Cost (Per Pay Period)	City of Siloam Springs Cost (Per Pay Period)
<b>Employee Only</b>	\$21.65	\$180.42
<b>Employee + 1</b>	\$45.84	\$382.05
<b>Employee + Family</b>	\$68.74	\$572.74



# VIRTUAL VISITS powered by **MDLIVE**<sup>®</sup>

**MDLive** offers 24/7 access to US licensed physicians who can consult, diagnose & prescribe medications for Medical and Behavioral health services by phone or web video for common acute illnesses. MDLive services apply to deductible and coinsurance.

## When to use MDLive

- Your primary care physician is not available to see you right away
- If you are considering the emergency room or urgent care for a non-emergency medical issue
- Your or your family are traveling & in need of medical care
- Assistance is needed after business hours, nights, weekends or holidays
- When you need to speak to a professional from the comfort of your own home



## What Non-emergency conditions can MD Live help with?

- |                |                          |                             |                                  |
|----------------|--------------------------|-----------------------------|----------------------------------|
| • Acne         | • Insect bites           | <b>+ Behavioral Health</b>  | • Men's issues                   |
| • Allergies    | • Nausea / Vomiting      | • Addictions                | • Panic disorders                |
| • Cold / Flu   | • Pink eye               | • Bipolar disorders         | • Parenting issues               |
| • Constipation | • Rash                   | • Child & adolescent issues | • Postpartum depression          |
| • Cough        | • Respiratory problems   | • Depression                | • Relationship & marriage issues |
| • Diarrhea     | • Sore throats           | • Eating disorders          | • Stress                         |
| • Ear problems | • Urinary problems / UTI | • LGBT issues               | • Trauma & PTSD                  |
| • Fever        | • Vaginitis & more       | • Grief & loss              | • Womens Issues                  |
| • Headache     |                          | • Life changes              | • & more                         |

## How do I schedule an appointment with MDLive?

To schedule a consultation register online following the steps below:

1. Go to **myvirtualhealth.com**
2. Validate your membership
3. See a doctor now!



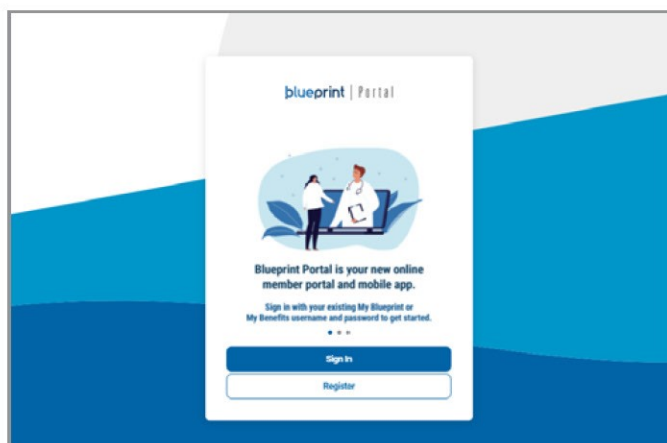
# Blueprint Portal

blueprint

Arkansas Blue Cross and Blue Shield members have access to health plan information 24 hours a day, seven days a week with Blueprint Portal.

## With Blueprint Portal, you can:

- Access, share, fax or order a replacement ID card
- Review real-time claims status and history
- Check your deductible
- Find a doctor or hospital
- Estimate your treatment costs
- View your personal health record
- Review a recent doctor visit



## How to register for Blueprint Portal

- Go to [blueprintportal.com](https://blueprintportal.com)
- Select **Register**
- Follow the instructions. All you need is your:
  - Member ID or the last four digits of your Social Security number
  - Name
  - Date of birth

And anyone covered on your health plan can set up a Blueprint Portal account.

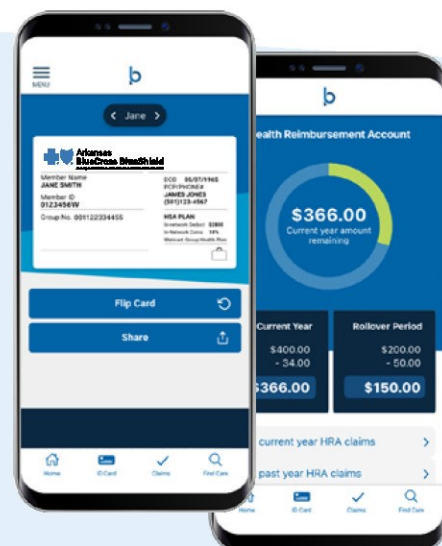
## Already registered?

If you're already a Blueprint Portal user, simply go to [blueprintportal.com](https://blueprintportal.com) and enter your username and password to sign in and access your account.



### No ID Card? No Problem!

With the Blueprint Portal app, you can access, share or fax your ID card while in your doctor's office. You can also access many more Blueprint Portal features.



# HEALTH SAVINGS ACCOUNT

Consolidated Admin Services (CAS) is the Health Savings Account (HSA) vendor for the City of Siloam Springs. A HSA is a unique, tax-advantaged account that can be used to pay for current or future healthcare expenses. When combined with a High Deductible Health Plan (HDHP), it offers savings and tax advantages that a Copay Plan can't duplicate. With a HSA, you will have:

- A savings account used for eligible medical expenses as well as deductibles, co-insurance, prescriptions, vision expenses, and dental care
- Unused funds that will roll over year to year; no "use it or lose it" penalty
- The potential to build more savings through investing; members choose from a variety of self-directed investment options with no minimum balance
- Additional retirement savings; after age 65, funds can be withdrawn for any purpose without penalty, but may be subject to income tax if not used for IRS-qualified medical expenses



## How Does an HSA Work?



Employee enrolls in an HDHP and a Health Savings Account



Employee Contributes pre-tax payroll deductions or online contributions



Employee spends, saves, or invests HSA dollars



HSA balance grows for when it's needed most

## How Much Can I Contribute?

The IRS provides inflation-adjusted contribution limits each year. For 2023, those guidelines are:

- |  |         |
|--|---------|
| • <b>Individual Contribution Limit</b>         | \$4,150 |
| • <b>Family Contribution Limit</b>             | \$8,300 |
| • <b>Catch-Up Contribution Limit (age 55+)</b> | \$1,000 |



## Accessing Your HSA Funds

You'll receive a CAS benefits card to make it easy to pay for eligible services and products not covered by your insurance. When you use the card, payments are automatically withdrawn from your account. Just swipe the card and go. It's that easy!

# DENTAL

Taking good care of your teeth and gums may be a key factor in your health. When building your benefits package, you can choose to include dental benefits, offered through Delta Dental.



Services	In-Network
<b>Deductible</b> Individual/Family	\$50/\$150
<b>Preventive Services:</b> Exams, Cleanings, X-rays	100% (no deductible)
<b>Basic Services:</b> Fillings, Simple Extractions, Root Canals, Oral Surgery, Non-Surgical Periodontic	80%
<b>Major Services:</b> Crowns, Crown Repair, Surgical Periodontic and Prosthodontic, Orthodontic (up to age 19)	50%
<b>Annual Individual Maximum</b>	\$2,000
<b>Carryover Benefit (per person):</b> You will qualify to carry over \$500 of your annual maximum each year if: 1) You submit at least one claim for covered services during the calendar year; and your claims must be less than half (\$999) of your annual maximum for the accumulation year. 2) The amount accumulated under the Carryover Benefit cannot exceed \$2,000	\$500
<b>Child Orthodontics</b> (Lifetime Maximum)	\$1,000
Your Cost Per Pay Period	
<b>Employee Only</b>	\$14.74
<b>Employee + Spouse</b>	\$31.03
<b>Employee + Family</b>	\$57.15



# Stay informed about your dental benefits with Consumer Toolkit®



**Consumer Toolkit is designed to give you 24/7 access to important information regarding your dental benefits.**

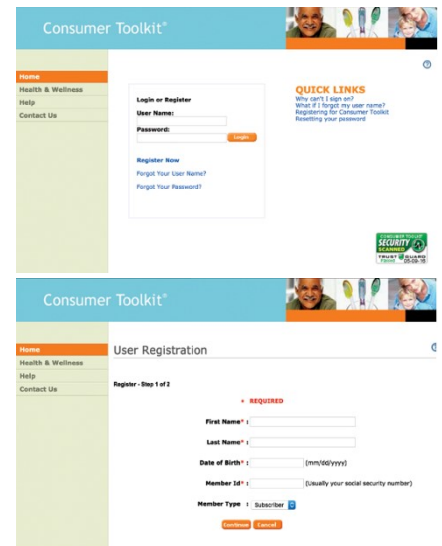
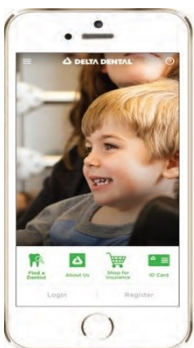
Use this secure online tool for access to eligibility information, current benefits information, temporary ID cards, claims information and more.

Once you have logged in to the Consumer Toolkit, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements. You will be able to view your EOBs online and print copies when necessary.

## All users must first register to gain access to the Consumer Toolkit.

1. Visit [www.deltadental.com/toolkits](http://www.deltadental.com/toolkits)
2. Click the **Consumer** link.
3. Complete the required fields and follow the on-screen instructions to register as a new user. **NOTE:** You will need the subscriber's (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber's Social Security number.
4. Select your own username and password to access the site.

Additional help topics can be accessed through the Help menu or by clicking the question mark icon at any time within the Toolkit. If you need further assistance, contact Toolkit Support at 866-356-0301.

## Once you have registered for the Delta Dental online portal, you can access account information on your smartphone with the Delta Dental app.

You can use the Delta Dental app without logging in to access Dentist Search, Toothbrush Timer, LifeSmile Score risk assessment and Cost Estimator. **Log in to access the full range of tools and resources.** View and share your ID card from your phone, view plan information and coverage details. Find a dentist & schedule dental appointments \* & more. Search for "Delta Dental" on the App Store or Google Play Store.

**\*Feature not available in all geographic areas and is subject to dentist participation**





# VISION

It's estimated that more than half of all Americans need vision correction. When you choose vision benefits through the City of Siloam Springs, you're getting an affordable way to keep an eye on your vision—and your health!

EyeMed is the new vision network (**Insight network**). It includes Walmart and Sam's Club. More information is included on the following page.

Services	In-Network	Out-of-Network
<b>Eye Exam</b> (Every 12 months)	\$10	\$36
<b>Lenses</b> (Every 12 months)		
Single Vision	\$20 copay	\$28
Bifocal	\$20 copay	\$42
Trifocal	\$20 copay	\$56
Lenticular	\$20 copay	\$78
<b>Frames</b> (Every 24 months)	\$150	\$70
<b>Contact Lenses (in lieu of glasses)</b> (Every 12 months)		
Elective	\$150	\$100
Medically Necessary	Covered in Full	\$210
<b>Your Cost Per Pay Period</b>		
<b>Employee Only</b>	\$3.85	<b>Employee + Child(ren)</b>
<b>Employee + Spouse</b>	\$7.11	<b>Employee + Family</b>



## INSIGHT VISION NETWORK

# Members get more choices for eye care

Our *Insight* vision network ensures all DeltaVision® members have choices — lots of them. Be it an independent eye doctor, popular retailer or online option, with the *Insight* network, DeltaVision members get the latest in advanced vision technology to see even the slightest vision issue. And with almost 700 providers across more than 330 locations in Arkansas, members have the freedom to find one who fits their unique needs.<sup>1</sup>



### 257 independent provider locations

The *Insight* network makes it easy to find a trusted neighborhood eye doctor.



### 79 retail provider locations<sup>2</sup>

With options including Walmart®, Sam's Club™, LensCrafters®, PearleVision®, Target Optical® and many other favorite regional retailers, members can pick the location and hours that work for them.

## SHOP ONLINE

Staying in-network can also mean using their vision benefits online at:

- [Lenscrafters.com](https://www.lenscrafters.com)
- [Targetoptical.com](https://www.targetoptical.com)
- [Ray-ban.com](https://www.ray-ban.com)
- [Glasses.com](https://www.glasses.com)
- [Contactsdirect.com](https://www.contactsdirect.com)

To find an *Insight* vision network eye care provider, visit [www.deltadentalar.com/find-a-doctor](https://www.deltadentalar.com/find-a-doctor).



<sup>1</sup> EyeMed network data as of January 2022.

<sup>2</sup> Retail chains must have at least 20 locations nationally. Eligibility period is limited by benefit period.

# LIFE AND AD&D

City of Siloam Springs provides **Basic Life and Basic Accidental Death and Dismemberment Insurance to eligible full-time employees in an amount equal to 1.5 x your annual earnings + \$10,000** at no cost to the employees to a maximum of \$260,000 with a minimum of \$10,000. Benefits reduce at age 70 by 35% and at age 75 by 50% of the original issued amount.

Employees may also purchase Voluntary Life and Accidental Death and Dismemberment insurance subject to guarantee issue and evidence of eligibility provision for yourself, spouse and dependent children. See below.

## Voluntary Life Benefit Highlights

Employee Benefits	
<b>Life Amount</b>	5 x Annual Earnings not to exceed \$500,000
<b>AD&amp;D Amount</b>	Doubles Life amount
<b>Guarantee Issue</b>	\$100,000
<b>Age Reduction Schedule</b>	35% at age 65, 50% at age 70
<b>Annual Enrollment Option</b>	Included up to an additional \$10,000 without EOI, up to Guarantee Issue
Spouse Benefits	
<b>Life Amount</b>	50% of approved Employee Life benefit not to exceed \$100,000
<b>AD&amp;D Amount</b>	Doubles Life amount
<b>Guarantee Issue</b>	\$25,000
<b>Age Reduction Schedule</b>	35% at age 65, 50% at age 70
<b>Annual Enrollment Option</b>	Included up to an additional \$5,000 without EOI, up to Guarantee Issue
Child(ren) Benefits	
<b>Life Amount</b>	\$2,000 increments up to \$10,000
<b>AD&amp;D Amount</b>	Doubles Life amount
<b>Guarantee Issue</b>	\$10,000
<b>Infant Benefit</b>	\$1,000 for 14 days to 6 months





# LONG-TERM DISABILITY

Long-Term Disability (LTD) Insurance helps safeguard your financial security by replacing a portion of your income while you are unable to work. LTD benefits are intended to protect your income for a long duration after you have depleted short-term disability. It is available at **no cost to employees** to help protect you against loss of income in the event of an extended illness or injury. Coverage is issued by US Able Life.

## Benefit Highlights

LTD pays **66.667% of monthly base income**, up to \$5,000 per week.

Your LTD benefits will **begin on the 91st day** of disability and may continue to your Social Security Normal Retirement Age.





## EMPLOYEE ASSISTANCE PROGRAM - EAP

# When life's a little much, reach out and get in touch.

Let's be real: life can be tough. When your responsibilities start to feel overwhelming and showing up each day with a smile on your face seems difficult, it's important to reach out for help. You can lean on your free and confidential Employee Assistance Program (EAP) for support.

### We've got your back.

A free benefit from your workplace, the EAP can help you or anyone in your household:

- Be more present and productive at work
- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Grow personal and career skills
- Be a caring, loving friend or family member
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life

### We're here for you, always.

Life happens, regardless of the day or time. That's why we make ourselves available 24/7, even on holidays. So whenever you need to reach out, we're here for you.



**Support Line**  
Call anytime  
800-624-5544



**Mobile app**  
Search for New  
Directions EAP



**Web**  
Visit [ndbh.com](http://ndbh.com)  
for resources  
Code: siloamsprings

### SERVICES

- ☑ Counseling
- ☑ Consultation on
  - Finances
  - Legal needs
  - Managing employees
  - Life
- ☑ Crisis support
- ☑ Coaching
- ☑ Adult and child care resources
- ☑ Personal and professional training
- ☑ Digital behavioral health tools

**ndbh.com**  
**800-624-5544**

**Services are free and your employer will not know you reached out.**  
Flip this sheet over to see some common reasons people use EAP.

**“The EAP has been beneficial in so many ways I don’t know how I would have gotten through without it.”**

### **Check out our app.**

Search for  
**New Directions EAP**  
in your app store.



## **Whatever life throws your way, we're here to help.**

Stress, relationships, work and money. These are the most common reasons people reach out to the EAP every year. But no matter what issues you're facing, the EAP is the perfect first step for you or your family members to:

### **Reduce stress**

Some stress can be a good thing, but too much can be debilitating and unhealthy. Counseling, assessments, coaching, apps, meditation practices, online tools and more can help you improve areas that need work.

### **Handle a life curve ball**

Divorce, adoption, losing a loved one, career changes and moving can all interrupt one's daily life. Counseling, thousands of online tools, coaching and consultations can help you adjust.

### **Cope after crisis**

Mentally processing and coping after a traumatic event generally takes time and expert care. Counseling, education sheets and communication can help when a crisis occurs.

### **Support and improve relationships**

Raising kids, living with others or improving friendships can take guidance and investment. Counseling, videos, tip sheets and advice make this easier. Referrals to credible daycares, assisted living facilities, dog walkers, physicians, etc. can also help.

### **Focus at work**

We all experience feeling a lack of productivity and engagement at work sometimes. Trainings, advice and custom behavioral strategies can help you become more focused.

### **Lead others**

If you supervise people at work, it's likely you handle difficult things like performance issues, troubled employees, HR law and hard conversations. Dedicated consultants can provide guidance so you can do your job and have less stress.

### **Navigate the legal system**

Handling a landlord, large purchase, estate or even an infraction can be easier with the help of a legal expert and thousands of online templates to put into action.

### **Reduce debt**

Money worries can be minimized with custom action plans developed with a financial expert to save, reduce debt or afford a life desired.

### **Live a healthy life**

Changing behaviors to quit smoking, lose weight, manage a disease or exercise more can be more manageable when broken into baby steps. Coaching, videos, counseling and digital tools can help you start living healthy.

**Take the first step and call today.**

**ndbh.com**  
**800-624-5544**

# VOLUNTARY BENEFITS

## Accident Insurance

If you have a serious accident, you'll want extra cash to help pay your increased expenses. Accident insurance pays benefits you can use for medical bills and other out-of-pocket expenses—or for any other purpose, including paying your mortgage or other bills.

Services		Benefits	
Initial Treatment			
ER		\$150 / \$200 w/x-ray	
Doctor's Office		\$75 / \$100 w/x-ray	
Major Diagnostics		\$150	
Concussion		\$350	
Fractures		Up to \$6,000	
Dislocations		Up to \$4,500	
Hospital Admission		\$900	
Hospital Confinement		\$225 Per Day	
Hospital ICU		\$300 Per Day	
Wellness Benefit		\$25-\$75	
Your Cost Per Pay Period			
Employee Only	\$8.41	Employee + Child(ren)	\$17.85
Employee + Spouse	\$13.74	Employee + Family	\$23.18

## Hospital Indemnity

Hospital indemnity insurance provides lump sum cash payment directly to you when you're admitted to the hospital. Benefits are based on the number of days spent in the hospital, critical care unit, or rehabilitation facility.

Services			Benefits
Admission (per confinement)			\$1,000
Confinement (per day)			\$150
Intensive Care (per day)			\$150
Step Down Unit (per day)			\$75
Screening Benefit			\$50
Your Cost Per Pay Period			
Employee Only	\$11.22	Employee + Child(ren)	\$21.41
Employee + Spouse	\$17.27	Employee + Family	\$27.46





# VOLUNTARY BENEFITS

## Critical Illness (including Cancer)

Critical illness insurance provides lump sum cash payment to the insured when diagnosed with a covered condition such as cancer, heart attack, stroke, etc. The following lump-sum benefits are available with the City of Siloam Springs.

**Please note:** The Aflac Critical Illness rates will increase \$1.52 per month, effective 1/1/2024. The adjusted rate represents the correct cost for the Health Screening Benefit embedded within this policy. The Health Screening Benefit is payable for health screening tests performed as the result of preventive care including tests and diagnostic procedures ordered in conjunction with routine exams. This benefit is not paid for dependent children. A full list of covered health screening tests is noted in the Master Policy.

Illnesses Covered		Percentage of Max Benefit			
Cancer, Heart Attack, Stroke, Kidney Failure, Sudden Cardiac Arrest,		100%			
Major Organ Transplant		25%			
Health Screening Benefit		\$50 per calendar year (Employee & Spouse)			
Your Cost Per Pay Period					
	\$5,000	\$10,000	\$15,000	\$20,000	
18-29	Non-Tobacco and Tobacco rates apply. Rates will be calculated automatically in Plansource				
30-39					
40-49					
50-59					
60+					

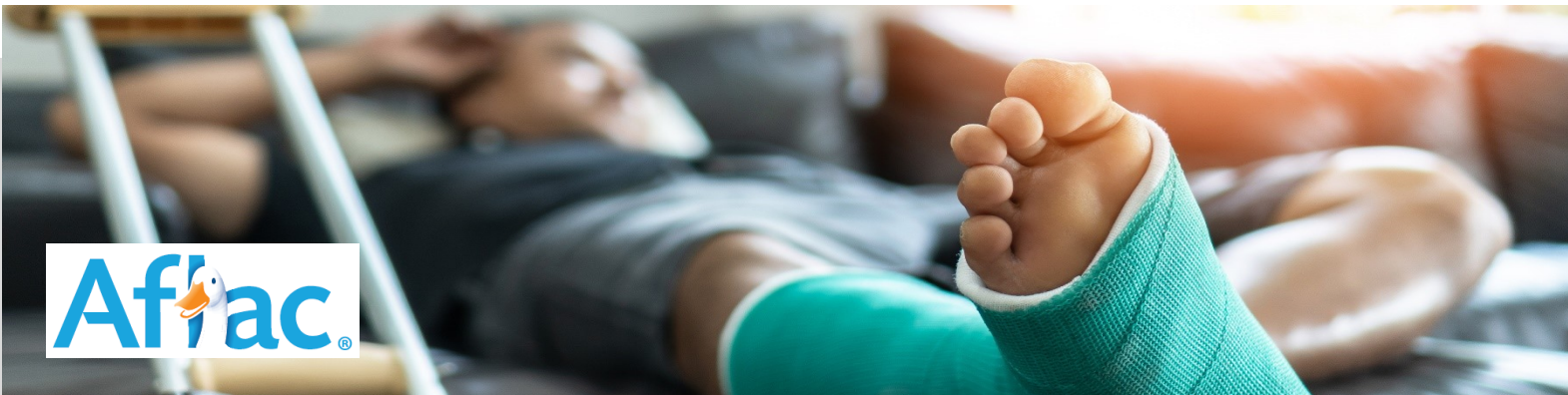
## Short-Term Disability

Short-Term Disability (STD) Insurance helps protect your income for a short duration in case you become ill or injured.

### Benefit Highlights

**STD** pays up to **60% of basic earnings** per week (with a maximum covered salary of \$3,000 per month).

Your STD benefits **begin on the 1st day following an accident** and on the **8th day for illness**. You may receive this benefit for up to 3 months.





# MISSION SQUARE CITY OF SILOAM SPRINGS

## Retirement

Join your plan using your computer, tablet, or mobile device. To enroll, or view your plan's features and investment options, scan the QR code or visit:

**[www.missionsq.org/enroll](http://www.missionsq.org/enroll)**

All you need to get started is your Employer, Plan Name, or Plan State to visit your plan resources site.

- Begin contributing as soon as you are eligible for benefits
- No vesting schedule
- Take out loans from your 401A\*
- Set your own savings goals
- Control your investments
- Choose your beneficiaries
- Get tax benefits
- Access to your MissionSquare representative for personalized help

\*Loans can be taken from 401A only. You may withdrawal up to 50% of your balance, but no more than \$50,000

For assistance with your Plan and you overall retirement goals, contact your MissionSquare representative.



**Jesse Rangel**  
Retirement Plans Specialist

202-759-7150  
[jrangel@missionsq.org](mailto:jrangel@missionsq.org)



**Available in the  
App Store**





# CONTACT INFORMATION

Refer to this list when you need to contact one of your benefit vendors. For general information, please contact the City of Siloam Springs HR team at [humanresources@siloamsprings.com](mailto:humanresources@siloamsprings.com) or 479-434-1056.

Plan	Carrier	Phone	Website
Health Pro	Alight	800-513-1667 x 1053	<a href="mailto:Joy.omorojie@alight.com">Joy.omorojie@alight.com</a>
Medical & Prescription	Blue Administrators of Arkansas	800-817-7726	<a href="http://blueadvantagearkansas.com">blueadvantagearkansas.com</a>
Dental	Delta Dental	800-462-5410	<a href="http://deltadentalar.com">deltadentalar.com</a>
Vision	Delta Vision (EyeMed Network)		<a href="http://deltadentalar.com">deltadentalar.com</a>
Life and AD&D	USABLE Life	800-648-0271	<a href="http://usablelife.com">usablelife.com</a>
Long Term Disability	USABLE Life	800-648-0271	<a href="http://usablelife.com">usablelife.com</a>
Supplemental Benefits	Aflac	479-957-4089 (cell)	<a href="mailto:cheryl_hayes@usaflac.com">cheryl_hayes@usaflac.com</a>
Employee Assistance Program	New Directions	800-624-5544	<a href="http://ndbh.com">ndbh.com</a>
Assistance information (financial, food pantries, etc.)	Social Care Network		<a href="http://Findhelp.org">Findhelp.org</a>
Nurse24 (24/7)	Blue Administrators of Arkansas	800-318-2384	
Special Delivery	Blue Administrators of Arkansas	800-225-1891 ext 20225	<a href="http://blueprintportal.com">blueprintportal.com</a>