

# 2024 TEAM CHANDLER BENEFITS GUIDE



*for employees & their families*



**CHANDLER**  
arizona



**Chandler**  
**WELLNESS**

Thank you to all the Team Chandler Members who submitted photos for our Benefits Guide.



## A Message from the City Manager:

Taking care of those who serve our community is paramount to the success of our city. That's why the City of Chandler offers a comprehensive benefits package to support the health, wellness and financial stability of our employees. We continue to expand employee wellness programs to help you maintain a work/life balance and lead a healthy, active lifestyle with activities tailored to your physical and mental self-care.

Aside from benefits being part of your total rewards package, we put a big emphasis on employee engagement and Team Chandler's commitment to our community. Participation in outreach activities and contributions through numerous nonprofits are some of the ways Team Chandler gives back to the community.

The City of Chandler's medical plan is a self-funded trust made up of a combination of city dollars and employee contributions. This fund pays all claims and expenses associated with the medical and prescription drug plans. Continuing the approach initiated with employee input last year to stabilize the fund, the city has made a second \$5 million contribution to the trust while spreading rate increases over multiple years and implementing plan design changes. Effective January 1, 2024, there will be an 8% increase to medical premium rates for the Red, Blue, and White plans, representing a per paycheck difference ranging from \$4.45 to \$16.08.

We've also made some changes to our dental and vision plans:

- For dental coverage, implants not bound by two teeth will now be covered.
- Vision coverage will see a premium increase of \$0.01 - \$0.04, which increases the frame and contact lenses allowance while reducing employees' total out-of-pocket cost.

Also for plan year 2024, we will have a new Benefits and Wellness platform, Alight. This new solution will allow employees to access their benefits 24/7 from anywhere, is user friendly, and has access to other wellness resources and activities.

Team Chandler is strong because of our incredible employees and their families. Thank you for working together to take care of yourselves, live a healthy lifestyle, and keep our healthcare trust sustainable for the future.

Sincerely,

Josh Wright  
City Manager

This guide provides a summary of your benefit options.  
Please review this guide carefully. Talk it over with your family.  
Then make the best decision for you and your family.



### **BENEFITS INFORMATION ONLINE!**

Employees and their families can get the latest benefits information and resources at **[chandleraz.gov/benefits](https://chandleraz.gov/benefits)** and our internal benefits page on **Chanweb**. There you can find Important Benefit Program Notices and Summaries of Benefits and Coverage (SBC) for each plan.

This guide provides a general overview and summary of the City's benefit program. It is not intended to be an authoritative or exhaustive description of these benefits, nor does it create any contract for, or entitlement or right to, any of the benefits described herein.

In the event of a conflict, the terms of the City of Chandler's agreements with the benefit providers and the provider-supplied materials describing the coverage offered have precedence over the benefit descriptions contained in this guide.



## Find Your Benefits



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# Benefits Eligibility

Our plans are on a calendar year and are effective from January 1 to December 31. Newly hired employees are eligible for benefits the first of the month following their hire date. See CM-49 (Active Employee Benefits Plan Eligibility) for details.

You have 30 days from your hire date or date of benefit eligibility to enroll. Once you make your benefit elections or if you do not enroll prior to your eligibility start date, your next opportunity to enroll will be during annual Open Enrollment, unless you have a qualifying life event. Please see Qualifying Life Events on page 4 for more details.

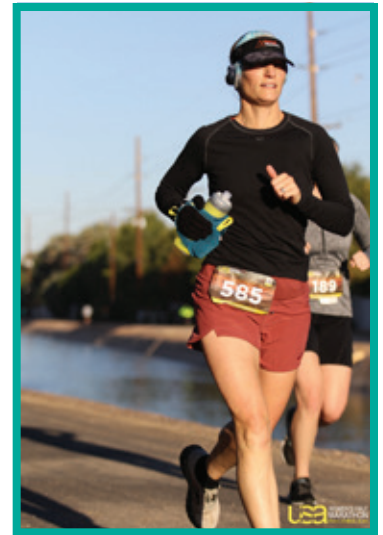
## WHO IS ELIGIBLE?

	Regular Full Time (averaging at least 30 hours per week)	Regular Part Time (averaging at least 20 hours per week)	Temporary Employees (averaging at least 30 hours per week)	Elected Official
Medical	X	X	X	X
Dental	X	X		X
Vision	X	X		X
Other Benefits	X	X		X

## ELIGIBLE DEPENDENTS

The following are eligible dependents that may enroll in the City of Chandler's benefits. Please see CM-51 (Proof of Dependent Status for City of Chandler Health Plans) for required documentation.

- Your legally married spouse
- A child/young adult under the age of 26 (until the end of the month of their 26th birthday), which includes the employee's natural child, stepchild (when the parent is legally married to the eligible employee), legally adopted child, or child under legal custody or legal guardianship of the employee
- Children who are the subject of a valid Qualified Medical Child Support Order (QMCSO) as determined by Human Resources
- An unmarried disabled child of an eligible employee who has reached age 26, primarily supported by the employee and incapable of sustaining employment by reason of mental or physical disability—see Human Resources for more details.



Cathie Gura – Police

## IF BOTH YOU AND AN ELIGIBLE DEPENDENT WORK FOR THE CITY

### For medical, dental and vision plan benefits:

Eligible employees who are legally married may both enroll as individuals, or one may enroll as an eligible dependent, but not both. Any eligible dependent whose parents both work for the City, may enroll as a dependent of one employee or the other, but not both. The same rule applies if a parent and child both work for the City and are eligible for benefits. They may either both enroll as individuals, or the dependent child may enroll on their parent's plan as an eligible dependent.

### For Voluntary Life and Accidental Death and Dismemberment (AD&D) benefits:

Each employee may not have spouse and child voluntary life insurance coverage on the other employee or dependents. One employee can have life insurance coverage on a child, but not both.

# Qualifying Life Events

## MAKING CHANGES TO YOUR COVERAGE

According to IRS rules, you are allowed to make certain benefit changes during the plan year only if you experience a qualifying life event. To make a change, you must notify Human Resources within 31 calendar days of the event.

Examples of qualifying life events include:

- Marriage, divorce, death of spouse or annulment
- Birth, death, adoption or placement for adoption of a child
- Change in employment status for you, your spouse, or your dependent
- A significant cost change (up or down)
- Change in dependent eligibility due to age
- Become eligible or lose coverage under Medicaid or Children's Health Insurance Program Reauthorization Act (CHIPRA) or Medicare.



Bhavika Bhakta - Public Works

Depending on the type of event, you must provide proof of the event. Benefit changes must be consistent with the qualifying life event. See CM-53 (Benefit Plan Mid-Year/Special Enrollment Changes) on **Chanweb** or **chandleraz.gov/benefits** for your individual situation and required documentation.

**FOR NEW BABIES AND ALL OTHER DEPENDENTS - DO NOT WAIT** to notify the City of Chandler or complete the Benefits Change form until you have the required proof of dependent verification documentation, or your dependent(s) may be denied coverage. The required documents can be provided when you receive them. Please complete the Mid-Year Benefits/Life Event Change Form on the Human Resources Page on **Chanweb** under HR Forms or at **chandleraz.gov/benefits**.

If you have questions, see the benefits Administrative Regulations for additional benefit details and information on **Chanweb** or **chandleraz.gov/benefits**.



Marla Palmer - Courts



# Medical Benefits

The City of Chandler has a variety of plans with unique features. We offer three medical plan options to choose from. When it comes to selecting a medical plan, you should choose what works best for you and your family.

Our Medical plans are offered through the Blue Cross Blue Shield of Arizona network. Generally, if you choose a plan with a higher deductible and coinsurance, your monthly premium may be smaller. Consider your family’s overall health situation and finances in order to choose the plan that’s right for you.

This is a brief overview of the major differences of our three plan options.

## PLAN QUALITIES

	RED PLAN	BLUE PLAN	WHITE PLAN
<b>Cost</b>	Highest monthly premium, but lower deductible and some copays	Low monthly premium, but higher deductible than the Red Plan	Lowest monthly premium in 2024, but highest deductible
<b>Flexibility to choose doctors</b>	Same level of flexibility to choose doctors using the BCBS of Arizona network. Also receive out of state coverage with the BCBS Card.		
<b>Prescription drugs</b>	You pay a copay when you fill a prescription with an in-network pharmacy. For out-of-network pharmacy description cost, please refer to the SBCs (Summary of Benefits and Coverage)		You pay the full cost of prescription drugs until you satisfy the deductible, then you pay a copay when you fill a prescription with an in-network pharmacy. For out-of-network pharmacy description cost, please refer to the SBCs.
<b>In-network provider advantage</b>	You save money when you choose in-network providers because you receive negotiated discounts for services.		
<b>Protection</b>	All three plans provide protection at different out-of-pocket maximums per plan to protect you in case you and your family have unusually large health care expenses in a single plan year — if you reach the out-of-pocket maximum, the plan will pay the rest of your covered charges for the remainder of the year.		

## COORDINATION OF BENEFITS (COB)

When another commercial carrier/administrator is the primary payer and BCBSAZ is the secondary payer:

The combined payments by the primary payer and BCBSAZ will not exceed the greater of the primary payer or BCBSAZ’s allowed amount. BCBSAZ’s payment will be the higher allowed amount minus the amount paid by the primary payer, not to exceed what BCBSAZ would have paid as the primary payer.

You will be responsible for the difference between the higher allowed amount and the total of BCBSAZ and the primary payer’s payments if the provider is an in-network provider.

Also, you will be responsible for the difference between the provider’s billed charges and the total of BCBSAZ and the primary payer’s payments if the provider is out-of-network (except for emergency services). NOTE: This does not apply when the primary payer is Medicare.



Rae Lynn Nielsen – City Manager's Office

## MEDICAL PLAN COVERAGE & RATES

NOTE: This information is a general overview of coverage for **in-network providers** only. Please make sure you verify the provider is in-network before scheduling an appointment. For **out-of-network** coverage and more details regarding each service, please make sure you review the Summary of Benefits and Coverage (SBCs) for each plan located on **Chanweb** or **chandleraz.gov/benefits**.

		RED PLAN	BLUE PLAN	WHITE PLAN
		PER PAYCHECK CONTRIBUTIONS		
EMPLOYEE ONLY		\$89.32	\$75.06	\$15.02
EMPLOYEE + SPOUSE		\$149.15	\$125.35	\$25.07
EMPLOYEE + CHILD(REN)		\$132.18	\$111.08	\$22.22
EMPLOYEE + FAMILY		\$217.02	\$182.39	\$36.48
		IN-NETWORK ANNUAL DEDUCTIBLE		
INDIVIDUAL		\$500	\$750	\$1,750
FAMILY		\$1,000	\$1,500	\$3,500
COINSURANCE (plan pays)		85%*	80%*	85%*
		ANNUAL OUT-OF-POCKET MAXIMUM (includes deductible)		
INDIVIDUAL		\$2,500	\$2,750	\$3,500
FAMILY		\$5,000	\$5,500	\$7,000
		COPAYS/COINSURANCE (employee share)		
PREVENTIVE CARE		Plan pays 100%	Plan pays 100%	Plan pays 100%
PRIMARY CARE VISIT		\$25 copay	20%*	15%*
SPECIALIST VISIT		\$40 copay	20%*	15%*
URGENT CARE		\$50 copay	20%*	15%*
EMERGENCY ROOM		\$100 access fee + 15%*	\$100 access fee + 20%*	15%*
INPATIENT HOSPITAL		15%*	20%*	15%*
OUTPATIENT SURGERY		15%*	20%*	15%*
AMBULANCE		No charge	No charge	15%*
MENTAL HEALTH INPATIENT		15%*	20%*	15%*
MENTAL HEALTH OUTPATIENT (Individual or group counseling)		No charge	No charge	15%*
SUBSTANCE ABUSE INPATIENT		15%*	20%*	15%*
SUBSTANCE ABUSE OUTPATIENT		No charge	No charge	15%*
CHIROPRACTIC CARE		\$35 copay	20%*	15%*
HOMEOPATHIC/NATUROPATHIC/ACUPUNCTURE		\$40 copay	20%*	15%*
TELEHEALTH MEDICAL		No charge	No charge	\$64*
TELEHEALTH MENTAL HEALTH		No charge	No charge	\$90/\$115/\$140/\$250*
		PHARMACY BENEFITS		
GENERIC (Tier 1)		\$10 copay	\$10 copay	\$10 copay, after deductible
PREFERRED (Tier 2)		\$30 copay	\$30 copay	\$30 copay after deductible
NON-PREFERRED (Tier 3)		\$50 copay	\$50 copay	\$50 copay after deductible
Tier 4		\$100 copay	\$100 copay	\$100 copay after deductible
SPECIALTY		\$30-\$120 copay depending on Tier A-D	\$30-120 copay depending on Tier A-D	15% coinsurance after deductible
MAIL ORDER		2x retail copay	2x retail copay	2x retail copay after deductible

\*After Deductible

\*Please review plan SBCs for more detailed information about each plan and out-of-network cost. In the event of a discrepancy between the information in this guide and the official plan documents and contracts, the official plan documents and contracts govern.

## PREVENTIVE CARE

Preventive care services are covered at 100 percent on all the City's medical plans as long as in-network providers are used. Preventive care services are recommended by the US Preventive Service Task Force (USPSTF) and may change from year to year. For current covered preventive services, please review your benefit booklet on your [azblue.com](http://azblue.com) portal or at the US Preventive Services Taskforce [uspreventiveservicestaskforce.org](http://uspreventiveservicestaskforce.org).

## ALWAYS LOOK FOR AN IN-NETWORK PROVIDER

With all plans you can use in-network and out-of-network providers, but your costs will be lower when you stay in-network. To find doctors, hospitals and other healthcare providers in the BC/BS of Arizona network, use the Find a Doctor tool at [azblue.com/individualsandfamilies/find-a-doctor](http://azblue.com/individualsandfamilies/find-a-doctor).



Bethany Kolb - Police



Thalia Krigelman - Community Services



Bethany Kolb - Police



# Additional Medical Care Options

## BLUECARE ANYWHERE - TELEHEALTH<sup>SM</sup>

Most of us don't have time to be sick. If you are a member of the City's © Blue Cross Blue Shield of Arizona (BCBSAZ) medical plan you will have access, anytime and anywhere, to remote medical, counseling or psychiatry services. Virtual visits are available 24/7 for common illness, aches and pains and medications and/or counseling/ psychiatry concerns. A key benefit of BlueCare Anywhere<sup>SM</sup> is convenience. Virtual visits do not replace your annual physical or regular visits with your doctor.



**MOBILE APP:** To sign up for Telehealth, visit **BlueCareAnywhereAZ.com** or download the mobile app and select a provider. Telehealth should not be used for emergencies. In an identified or probable emergency, the virtual visit provider will direct the patient to seek emergency care and you would not be charged for that remote visit.

## TELEMEDICINE

A telemedicine visit is a virtual doctor's visit that happens using your computer, tablet, or mobile device. It's a good way to get non-emergency care without going to the doctor's office. Check with your regular PCP or any other in-network BCBSAZ provider to see if they offer telemedicine visits. If your PCP isn't available or doesn't offer telemedicine visits, you can use BlueCare Anywhere<sup>SM</sup>.

## GET DAILY SUPPORT FOR YOUR HEALTH & PARENTHOOD JOURNEY

BCBSAZ offers a suite of resources to support our employees and their families throughout the entire parenthood journey. You will have access to expert content, health insights tailored to your unique needs, and unlimited one-on-one health coaching with a dedicated well-being team of experts.



**MOBILE APP:** Access online or download the Sharecare app to select the program that is right for you. You will have access to relevant and personalized information that can help you stay healthy, meet your wellness goals by completing challenges, coaching and other wellness programs, including the Pregnancy Rewards program. Also, you can enroll in the fertility, pregnancy, or parenting program to find out how to get a \$100 gift card reward.

## NURSE ON CALL

Get immediate answers to your health questions from an experienced, registered nurse, anytime, day or night.

Call 866-422-2729 or start a chat online by logging in to your **azblue.com** account and choosing Nurse on Call under Health & Wellness.

## DISPATCH HEALTH - "Bringing Back the House Call"

Avoid possible unnecessary trips to the emergency room. Dispatch Health can treat some common to complex injuries and illnesses, all in the comfort of your home. You will be visited by a qualified medical team including a physician assistant or nurse practitioner along with a medical technician. An on-call physician is also available at all times via phone.

The following are some of the most common treatments available:

- Common Ailments (flu, weakness, falls, anxiety)
- Eye Issues
- Cardiology
- Respiratory
- Urinary
- Dermatology
- Digestive
- Neurological
- Musculoskeletal
- Ear, Nose, and Throat
- Certain minor procedures



**MOBILE APP:** Dispatch Health is open 7 days a week, 365 days a year – 8 a.m. – 10 p.m. Request care by calling 602-644-2474 or through the DispatchHealth app. Cost will vary based on plan and services required (minimum cost similar to an urgent care visit). Dispatch Health is a BCBSAZ contracted provider and is in-network.



Ted Liebler - Community Services

# Dental Benefits

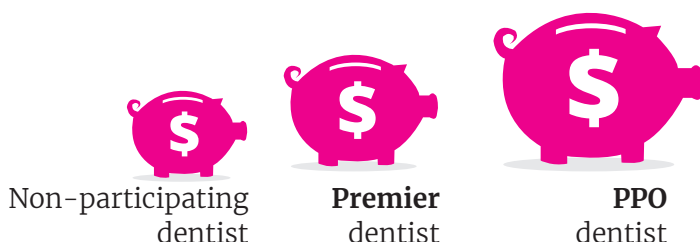
To help you stay on top of your dental health, the City offers you and your eligible dependents comprehensive dental coverage through Delta Dental of Arizona.

With our plan you can visit any licensed dentist, but you'll save the most money by visiting a PPO dentist.

Dentists who are in the Premier Network also offer discounts, but not as deep as the discounts offered by PPO dentists.

## GREATER SAVINGS

You may visit any network dentist, but you will save the most money by visiting a PPO dentist.



## PREAUTHORIZATION & BALANCE BILLING

**Be sure to get any service over \$250 preauthorized by Delta Dental of Arizona before you proceed. Otherwise, you may not be covered.**

If you are not covered, you may be billed for the balance of what the plan does not cover. This is called "balance billing". Consider the following before obtaining service:

- Make sure the provider and facility are a part of the PPO or Premier Network. If you're not sure, call the provider or Delta Dental of Arizona directly.
- Find out the cost for a service and how much the plan will cover. This will help you determine whether or not you will be billed later.



**MOBILE APP:** Easily access a full range of tools and resources with the Delta Dental mobile app. You can register by using your member ID (SS#). Access Mobile ID Card, view your coverage and claims, find a dentist, use the dental care cost estimator, LifeSmile Score, toothbrush timer and more.

DELTA DENTAL PLAN	
PER PAYCHECK CONTRIBUTIONS	
EMPLOYEE ONLY	\$0.00
EMPLOYEE + 1	\$12.50
EMPLOYEE + 2 OR MORE	\$33.75
ANNUAL DEDUCTIBLE	
INDIVIDUAL	\$25
FAMILY	\$75
ANNUAL MAXIMUM	
INDIVIDUAL	\$2,000 per person
ORTHODONTICS	\$2,000 per person (separate lifetime max)
COVERED SERVICES	
PREVENTIVE SERVICES	100% 3 Cleanings/year; 2 Exams/year; X-rays
BASIC SERVICES	80% Fillings; Extractions; Root Canals
MAJOR SERVICES	70% Bridges; Dentures; Crowns
ORTHODONTICS	50% Adults & children covered



## Don't forget!

Our plan allows everyone who is covered to get **3 cleanings** each year!

## Dental Changes for 2024

No change to rates, but a couple plan improvements:

- Implants will no longer have the requirement to be bound by teeth on each side.
- Assignment of Benefits will be allowed for members who receive services from an out-of-network provider. This will allow the member to decide if they want Delta Dental to reimburse/pay them or the dental provider. Note that your cost share will still be higher for Out-of-Network providers.

## #Selfie in the Dental Chair!

Send your selfies to [benefits@chandleraz.gov](mailto:benefits@chandleraz.gov) and we'll post them on our dental page!



Top row L-R; Janet McFaul - Management Services; Catherine Emerson - Police; Juan Martinez - Management Services;  
Tera Scherer - City Manager's Office  
Bottom row L-R; Stephanie Romero - CAPA; Juan Martinez - Management Services; Catherine Emerson - Police

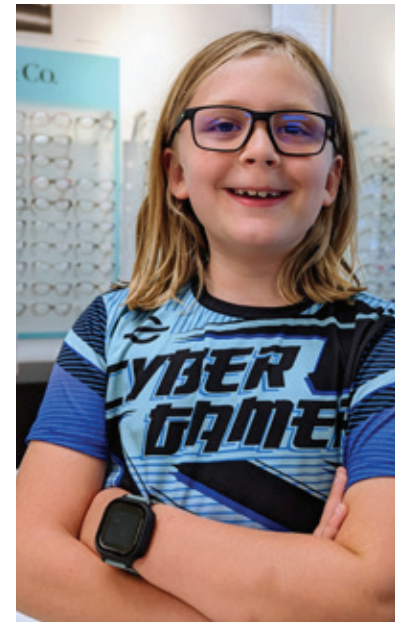


# Vision & Hearing Benefits

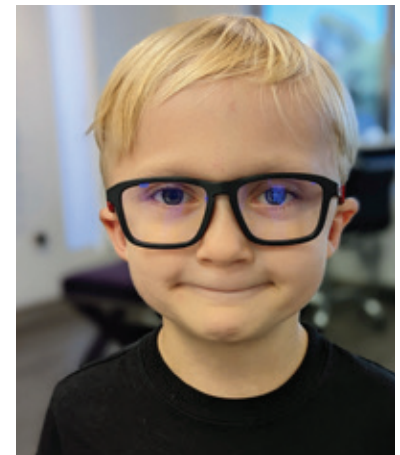
Even if your eyesight is perfect, regular eye exams are important to your overall health. Eye exams allow your doctor to detect possible vision problems and eye diseases early. To help you care for your vision, the City of Chandler offers a vision benefit through Vision Service Plan (VSP) that covers annual eye exams, frames, lenses and contact lenses. **NOTE: You will not receive a membership card from VSP. Your Membership # for services will be COC + your employee number: COC####.**

VSP VISION PLAN	
PER PAYCHECK CONTRIBUTIONS	
EMPLOYEE ONLY	\$5.45
EMPLOYEE + FAMILY	\$11.82
COPAYS	
EXAM	\$10
PRESCRIPTION GLASSES	\$15
COVERED FRAMES - ALLOWANCE	
FRAMES	\$225 + 20% savings on amount over your allowance
FEATURED FRAME BRANDS	\$245
WALMART/SAM'S CLUB/COSTCO	\$120
COVERED LENSES - COPAYS	
SINGLE VISION LENSES	\$0
LINED BIFOCAL OR TRIFOCAL	\$0
IMPACT RESISTANT (for children)	\$0
STANDARD PROGRESSIVE LENSES	\$0
PREMIUM PROGRESSIVE LENSES	\$80-\$90
CUSTOM PROGRESSIVE LENSES	\$120-\$160
CONTACTS (instead of glasses)	\$60 copay for exam, fitting, evaluation \$185 allowance
ADDITIONAL SAVINGS	
VSP LIGHTCARE	\$15 copay \$225 allowance for ready-made non-prescription blue light filtering glasses
ADDITIONAL GLASSES	30% off if purchased same day or 20% off if purchased within 12 months
LASER VISION CORRECTION	Average 15% off
HEARING HEALTH	
Save up to 60% off hearing aids, based on model	
Includes full hearing exam with diagnosis & consultative care	
60-day risk free trial period	
3-year manufacturer warranty	

*These are rates for VSP providers only. You have the option of visiting a non-VSP provider, but cost may be higher and you will have to pay the provider in full at the time you receive services. You must submit your itemized receipts to VSP for reimbursement within 12 months.*



Traci Tenkely - Information Technology



Traci Tenkely - Information Technology

## Vision Changes for 2024

A minimal increase with some significant savings!

- Employee Only coverage will increase by \$0.01/month and Employee + Family will increase by \$0.04/month
- Frame allowance increased from **\$170 to \$225**
- Featured Frame Brand allowance increased from **\$190 to \$245**
- Costco/Walmart/Sam's equivalent allowance increased from **\$95 to \$120**
- Contacts instead of glasses allowance increased from **\$160 to \$185**
- VSP Lightcare program added which provides a **\$225 allowance** for ready made sunglasses or blue light filtering glasses



**MOBILE APP:** Get access to find a doctor, review your benefits and claims history, and access an online eyewear store with the VSP mobile app. You can also set up your personal account at **vsp.com**.

# Health Savings Account (HSA)

## White Plan Only

**Although your HSA balance rolls-over year to year, you must elect the contributions you want to make to your account each year.**

Contributions to an HSA are pre-tax payroll deductions that can be used to pay for doctor visits, kids' braces, eye glasses or other health-care related expenses. Also, just like a savings account, it earns interest on the account funds and is protected by the FDIC. You also have the option to invest the money in your account in various mutual funds for future retirement health care needs.

Once dollars are in your HSA, they are yours forever (until you use them). You don't have to use them all up in one year. Instead, the funds can continue to build and grow for future use, including after you retire or no longer work for the City.

NOTE: It is the member's responsibility to ensure that funds are used for qualified health care expenses. The City will take no liability or responsibility for monitoring, documenting or in any way substantiating the use of HSA funds.

### COVERAGE OF ADULT CHILDREN AND HSA

While the Affordable Care Act (ACA) currently allows parents to add their adult children up to age 26 to their health plans, the IRS has not changed its definition of a dependent for HSA. If an employee has a child who is over 19 and under 26 years old covered by the White Plan, the employee may not use HSA funds to pay that child's medical expenses. The IRS defines an eligible dependent as "not yet 19 (or if a student, not yet 24) at the end of the tax year, or is permanently and totally disabled".

When you enroll in the White plan, an HSA account will automatically be opened for you through HealthEquity, our administrator. You will be mailed a debit card and instructions on how to activate your account so please open all mail from HealthEquity.



**MOBILE APP:** The HealthEquity mobile app gives you easy, on-the-go access to all of your HSA information. You can link documents to claims and payments, send reimbursement requests, manage transactions, and view claims status.



Lisa Moran - Police



Randy Eberhardt - Development Services

# Flexible Spending Accounts (HCFSA & DCFSA)

**HCFSA & DCFSA are administered by Flexible Benefit Administrators (FBA). If you wish to participate in one or both of the FSAs, you MUST enroll each year during Open Enrollment. An FSA from 2023 does not roll over into 2024.**

## HEALTH CARE FSA (HCFSA)

**Employees enrolled in the Red or Blue Plan, or those not enrolled in a City medical plan, may enroll in the HCFSA. You cannot enroll in the HCFSA if you are enrolled in the White Plan.**

The HCFSA is used to pay for eligible health care expenses that are not already covered by your medical, dental or vision plans for you and your qualified dependents. When you enroll, you determine how much you want to contribute annually to your FSA. Any unused funds will be lost at the end of the calendar year (they do not roll over). Contributions to an FSA are pre-tax payroll deductions, thereby reducing your taxable income.

You can use your FSA debit card for eligible expenses or file a claim to be reimbursed from your FSA. And here's the great part—you're not required to have the full amount in your account to cover an expense. As soon as you begin contributing to your FSA, you can draw on your full yearly election, even if you have not yet contributed enough to cover your expenses!

Here is some important information you need to have before you decide to enroll in a flexible spending account:

For the 2024 plan year, you can incur eligible healthcare expenses from January 1, 2024 until March 15, 2025. This allows you 14½ months to use your 12-month election.

If you pay for an expense and do not use your FBA card, submit your claims to FBA no later than March 31, 2025. Visit [mywealthcareonline.com/fba](https://mywealthcareonline.com/fba) or review IRS Publication 502 for a comprehensive list of eligible/non-eligible expenses.

## DEPENDENT CARE FSA (DCFSA)

**Any employee with eligible dependents can enroll in a Dependent Care Flexible Spending Account (DCFSA), which allows you to pay for qualified dependent care expenses. The DCFSA is for child care or elder care expenses only. DCFSA is not for dependent's health care expenses.**

The DCFSA is used to pay expenses related to dependent day care services for your child(ren) under the age of 13 and older children or adults who are mentally or physically incapable of caring for themselves. Typical eligible IRS dependent expenses include payments to a person providing care in a day care center, nursery school, or your home. Under the DCFSA, you must have the funds available in your account before you can submit a request for reimbursement.

DCFSA is subject to the following limitations:

- Separately or \$5,000 (married filing jointly).
- If your spouse also has a DCFSA through their job, your combined contributions cannot exceed \$5,000.
- If your spouse is disabled or a full-time student, your contributions cannot exceed \$200 per month if you have one child or \$400 per month if you have two or more children.








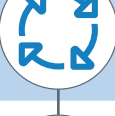




**MOBILE APP:** FBA Mobile Pay is a new, quick and convenient way to pay for FSA eligible expenses in store or online. Download the app and register your FBA Benefit card details. When you access your FSA(s) online or by phone, you will need to use your COC employee ID number and the employer ID "COCH" to register.



# Differences Between HSA and FSA

Understanding the difference between an HSA and an FSA can help you when deciding what plan is best for you and your family. Also, consult your tax advisor if you have questions before enrolling. Here is a brief explanation of the differences and the IRS 2024 annual contribution limits:

HSA	VS	FSA
<b>CONTROL</b> Owned by the employee		<b>CONTROL</b> Owned by the employee
<b>FUNDING</b> Employer and/or employee funded (Employer money deposited into the account on behalf of the employee counts towards the annual limit)		<b>FUNDING</b> Employer and/or employee funded
<b>EXPENSES COVERED</b> Medical, dental, vision, prescription, OTC medication, COBRA, retiree medical insurance premiums, long term care premiums		<b>EXPENSES COVERED</b> Medical, dental, vision, prescriptions & OTC medication
<b>2024 CONTRIBUTION LIMITS</b> \$4,150 single \$8,300 family Age 55-65 additional \$1,000 "catch-up"		<b>2024 CONTRIBUTION LIMITS</b> HCFSAs: min \$350 max \$3,050 DCFSAs: \$5,000
<b>HEALTH PLAN ELIGIBILITY</b> Must be enrolled in high deductible health plan (white plan), not enrolled in Medicare or claimed as a dependent		<b>HEALTH PLAN ELIGIBILITY</b> Must be offered a group health plan by employer. Cannot be enrolled in the white plan.
<b>FUNDS AVAILABILITY</b> As they are contributed		<b>FUNDS AVAILABILITY</b> HCFSAs – January 1st DCFSAs – as they are contributed
<b>TAX SAVINGS</b> Distributions for eligible expenses, investment returns and contributions are tax-free		<b>TAX SAVINGS</b> Distributions for eligible expenses, investment returns and contributions are tax-free
<b>CARRYOVER/ROLLOVER</b> All funds carry over to the next plan year		<b>CARRYOVER/ROLLOVER</b> Last day to spend funds: 03/15/2025 Last day to submit claims: 03/31/2025
<b>INVESTMENT CAPABILITY</b> Yes		<b>INVESTMENT CAPABILITY</b> No
<b>ACCESS AFTER SEPARATION FROM THE CITY</b> Yes, funds can still be accessed after termination		<b>ACCESS AFTER SEPARATION FROM THE CITY</b> No, access to funds ends at end of month when City benefits end; unless you elect to continue your FSA through COBRA

If you are enrolled in the	RED PLAN	BLUE PLAN	WHITE PLAN
You can enroll in an	HCFSAs	HCFSAs	HSA
	DCFSAs	DCFSAs	DCFSAs
If you are not enrolled in a City Medical Plan	You can enroll in the HCFSAs and/or the DCFSAs		

# Wellness Program

Health is not just the absence of disease but a feeling of strength and energy from your body and mind.

Wellness is the active pursuit of practices, choices and daily habits that lead to better health. The City of Chandler Employee Wellness Program offers a variety of tools, resources, and events to help you on your wellness journey.

Our on-line and app based program includes numerous wellbeing and engagement opportunities and events:

- Health screenings (biometric, mammograms, prostate, skin, vision exams, etc.)
- Health challenges, mindfulness sessions, hands-free chair massage, Yoga, Zumba and more
- Body composition testing
- Flu vaccine clinics
- Self-paced educational learning modules
- Tracking of activity, exercise, biometric data and incentive points
- Wearable device integration
- Live and virtual educational seminars focused on Team Chandler's 6 pillars of well-being

By participating in the City of Chandler's voluntary wellness program, you can earn wellness incentives, such as a \$350 deposit into employee FSA or HSA accounts, gift cards, and wellness swag. Find more details and upcoming wellness events on the Chanweb wellness page..



Physical



Mental



Financial



Growth



Social  
Connectedness



Purpose



**MOBILE APP:** Download the Cerner Wellness Healthy Path mobile app to log your Wellness points, track activity, complete the Health Assessment Questionnaire, & much more



**Chandler  
WELLNESS**



Blood drive



Mobile Mindfulness



Walk at Lunch Day



Yoga class

# Tumbleweed Recreation Center – Free and Discounted Memberships!

The TRC free\* membership is available to all active full-time and part-time employees, as well as temporary staff. This benefit provides a gateway to health for members of Team Chandler and their families to have an easy and affordable way to maintain a healthy lifestyle.

Enroll in person at the TRC. Present your employee identification badge at the time of registration. Family members of employees may also take advantage of the membership at a discounted rate. Personal training sessions and childcare are not included. Discounts will be terminated upon separation of employment. For more information, call TRC Guest Services at 480-782-2900.

*\* The free membership and discount provided is considered a taxable fringe benefit and will be reported annually on your W-2 to the Internal Revenue Service (IRS).*

## Blue365®. Because Health is a Big Deal

BCBSAZ wants to help you take care of yourself every day by offering Blue365, an online destination featuring discounts exclusively for employees enrolled in the City's BCBSAZ health plan.

With savings on fitness, healthy eating, personal care, and more, you can make good choices and save money! Registration is quick and easy. Go to **Blue365Deals.com/BCBSAZ** and have your Blue Cross Blue Shield member ID card handy. In just a few minutes you will be registered and ready to shop. See special offers from FitBit, Garmin, Reebok and other top national brands.

One of the most popular benefits offered through Blue365 is called Fitness Your Way. For a small monthly fee, and any applicable registration fees, you get access to over 10,000 gyms nationwide, including LA Fitness, Planet Fitness, EOS Fitness, and many others.

### PET HEALTH INSURANCE DISCOUNT

City of Chandler employees who are enrolled in one of our medical plans can save up to 10% on pet health insurance plans through either Fetch Pet Insurance or Spot Pet Insurance. To sign up you need to enroll in Blue365 and once logged in all pet insurance discounts can be found under the 'Home & Family Deals' section.



Rex McFaul – Management Services



Maude Tenkely – Information Technology



Sophie & Kujo Kolb – Police





# Life Insurance

Life insurance helps you and your loved ones by providing financial assistance during difficult times. Life insurance coverage is administered by Voya Financial. The City of Chandler provides you basic life insurance coverage, as well as voluntary options to choose from.

		<b>BASIC LIFE / AD&amp;D</b>	CITY PAID
COVERAGE AMOUNT		1x base salary (each policy pays)	
WHO PAYS		City of Chandler	
BENEFITS PAYABLE		In the event of employee's death and/or accidental death and dismemberment	
MAXIMUM BENEFIT		\$200,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED		No	
AGE REDUCTIONS		Yes, benefit is reduced at ages 70 & 75	
		<b>COMMUTER / TRAVEL</b>	
COVERAGE AMOUNT		\$200,000 + an additional \$20,000 if you were wearing your seat belt	
WHO PAYS		City of Chandler	
BENEFITS PAYABLE		In the event of employee's death while traveling to/from work or on City business	
MAXIMUM BENEFIT		\$200,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED		No	
AGE REDUCTIONS		No	
		<b>SUPPLEMENTAL EMPLOYEE LIFE</b>	VOLUNTARY COVERAGE
COVERAGE AMOUNT		\$10,000 TO \$500,000 (in \$10,000 increments) or 5xs salary which-ever is less	
WHO PAYS		Employee	
BENEFITS PAYABLE		Upon employee's death	
MAXIMUM BENEFIT		\$500,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED		No = New hires requesting up to \$200,000 / Yes = All other new requests and requests over \$200,000	
AGE REDUCTIONS		Yes, benefit is reduced at ages 70 & 75	
		<b>SUPPLEMENTAL SPOUSE LIFE</b>	
COVERAGE AMOUNT		50% of Employee's coverage (in \$5,000 increments)	
WHO PAYS		Employee	
BENEFITS PAYABLE		Upon spouse's death	
MAXIMUM BENEFIT		\$250,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED		No = New hires requesting up to \$100,000 / Yes = All other new requests and requests over \$100,000	
AGE REDUCTIONS		Yes, benefit is reduced at ages 70 & 75	
		<b>SUPPLEMENTAL CHILD LIFE</b>	
COVERAGE AMOUNT		\$10,000 per child	
WHO PAYS		Employee	
BENEFITS PAYABLE		Upon child's death	
MAXIMUM BENEFIT		\$10,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED		No = New hires requesting coverage / Yes = All other new requests	
AGE REDUCTIONS		N/A	
		<b>SUPPLEMENTAL AD&amp;D</b>	
COVERAGE AMOUNT		Employee: \$10,000 - \$500,000; Spouse: \$5,000 - \$250,000; Child: \$10,000	
WHO PAYS		Employee	
BENEFITS PAYABLE		In the event of employee/spouse/child's accidental death or dis-memberment	
MAXIMUM BENEFIT		Employee: \$500,000; Spouse: \$250,000; Child: \$10,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED		No	
AGE REDUCTIONS		Yes, benefit is reduced at ages 70 & 75	

## LIFE INSURANCE - WHAT YOU PAY FOR PROTECTION

How much you pay toward the cost of your coverage depends on your age, the amount of insurance you elect, and whether or not you or your spouse use tobacco products. You only pay one premium for child coverage regardless of the number of children you cover.

Additional AD&D	Rate/\$1,000 coverage
Employee, spouse & children (rate is same for all)	\$0.035

Additional Employee and Spouse Life	Rate/\$1,000 coverage	
Age	Non-Tobacco User	Tobacco User
Under 24	0.050	0.070
25 to 29	0.060	0.082
30 to 34	0.080	0.106
35 to 39	0.090	0.144
40 to 44	0.138	0.234
45 to 49	0.216	0.374
50 to 54	0.400	0.676
55 to 59	0.795	1.030
60 to 64	1.305	1.550
65 and older	2.060	2.220

Additional Child Life	Rate/\$1,000 coverage
Children – regardless of the number of eligible children covered	\$0.123

TO CALCULATE HOW MUCH YOUR SUPPLEMENTAL LIFE COVERAGE WILL COST:				
\$	÷ 1,000 =	\$	x Age Based Rate =	\$
Benefit Amount Elected				Monthly Premium

## BENEFICIARIES

Always make sure your beneficiary information for your life insurance is up-to-date. It is an important step in making sure your wishes are met. You can update your beneficiaries for life insurance in Oracle Employee Self Service.

**NOTE** – You will also need to update your beneficiaries with ASRS/PSPRS and MissionSquare Retirement by logging in to your accounts with each of them. See their contact information on the back of this Guide.



Janet McFaul – Management Services &  
Tracey Wyatt – Cultural Development



Michelle Reeder – Development Services



Thomas Allen – Law

# Short-Term and Long-Term Disability

If you find yourself in a situation where you can not work, there are plans available which replace a portion of your lost income if you qualify.

## SHORT-TERM DISABILITY (STD):

As a benefits-eligible employee, **the City automatically covers 100% of your STD policy premium.** If you are approved for short-term disability, this benefit will replace 66 2/3 percent of your pay. Benefits begin on the 60th day of disability or when all your sick time is exhausted, whichever is later. Benefits end on the 180th day of your disability. You can find additional details under CM-73 (Short Term Disability (STD) Income Benefits).

Employees should contact TriStar for STD at **844-702-2352** or online at **chandleraz.ess-absencetracker.com**.

## LONG-TERM DISABILITY (LTD) PLAN:

Depending on your retirement system, you may have an option for an LTD benefit if your disability continues beyond 180 days. Contact Human Resources for details.

Need help covering the first 60 days without pay? See the Short-Term Disability "Gap" program on page 24

# Family and Medical Leave

The Family and Medical Leave Act (FMLA) is a federal law that provides eligible employees the right to take up to 12 weeks of job protected leave for specific family and medical reasons or up to 26 weeks of military-related qualifying reasons during a rolling 12-month period in accordance with FMLA. Employees may be eligible after 12 months or 52 weeks of employment with the City of Chandler and must have worked no less than 1,250 hours during the preceding 12 months. You can find additional details in CM-58 (Family and Medical Leave) on **Chanweb**.

Employees should contact TriStar to file for FMLA at **844-702-2352** or online at **chandleraz.ess-absencetracker.com**.



Vanessa Jaso - Management Services



Julio Esponda - City Manager's Office



# Retirement Benefits

Saving early can help you reach your retirement goals so you can maintain your current lifestyle and live your dreams during retirement. The City offers you two ways to save for your retirement.

## 1. DEFERRED COMPENSATION PLAN - 457(B)

This is a voluntary plan that offers you the option to set aside money for retirement tax free. You can also make after tax contributions to a Roth 457(b) account. The City of Chandler also makes a contribution towards your retirement to a pre-tax account. City contribution amounts vary by employee group.

**NOTE:** In order to receive the City contribution, you must elect to contribute the minimum contribution amount for your employee group in the City's pre-tax 457(b) plan option.

**Employer money deposited in an employee's 457(b) pre-tax account on behalf of the employee is counted toward the IRS Maximum contributions limits.** We encourage you to closely manage your account regularly. This may help you avoid reaching the maximum IRS contribution before the end of the year.

2024 457(b) IRS Contribution Rate Limits	
Under Age 50	\$22,500/year
Age 50+	\$30,000/year
Pre-Retirement Catch-Up <sup>1</sup>	\$45,000/year
<sup>1</sup> Employees taking advantage of the pre-retirement catch-up may be eligible to contribute up to double the normal IRS limit	

**PLEASE NOTE:** The City of Chandler, MissionSquare and its affiliates to include TD Ameritrade, are NOT responsible for your investment choices and/or any investment action you may take.



**MOBILE APP:** The City of Chandler plans are administered through MissionSquare, who is committed to providing transparency about fees charged to your account. Please visit [missionsq.org/chandleraz](https://missionsq.org/chandleraz) for additional information, to view your account balances, update your personal information and more. You can also use the Mission Square Mobile app.

## 2. RETIREMENT HEALTH SAVINGS PLAN (RHSP)

Offered through MissionSquare Retirement, the RHSP was established to assist employees in saving money for health care expenses during retirement. While you are employed, the City will contribute \$15 per pay period, which will be deposited into your RHSP account on a tax-free basis. Review CM-57 (Retirement Health Savings Plan) available on **Chanweb** or visit [chandleraz.gov/benefits](https://chandleraz.gov/benefits) for eligibility criteria and additional information.

If you retire from the City of Chandler and meet eligibility requirements, you will receive the following benefits:

- 50 percent of any remaining sick leave that will be deposited into your RHSP account tax-free.
- With five or more years of City service, \$900 for every year of service will be deposited into your RHSP account.

### KEEP IN MIND...

- The money in your RHSP cannot be used until after you leave the City and meet the eligibility criteria.
- In the event of your death, the RHSP funds can only be transferred to a qualified beneficiary. A "qualified beneficiary" as defined by the IRS is a surviving spouse or eligible dependent. The funds cannot be left to an ex-spouse, an ineligible child, a parent, brother, sister, aunt, uncle, etc.



Traci Tenkely - Information Technology

# Employee Leave Benefits

## VACATION

If you are a full-time regular employee, you accrue vacation based on years of service in accordance with the following schedule:

YEARS OF SERVICE	ACCRUAL PER PAY PERIOD	ACCRUAL PER YEAR
Less than 5 years	4.7 hours	122 hours
5 to 9 years	5.6 hours	145 hours
10 to 14 years	6.5 hours	169 hours
15 to 19 years	7.4 hours	192 hours
20 or more years	8.3 hours	215 hours

Please review applicable MOU for accrual rates for represented employees.

## SICK LEAVE

If you are a full-time, regular employee who works a full-time schedule 52 weeks per year, you will be credited 3.7 hours of sick leave accrual for each completed pay period. Sick leave accrues with no maximum. Regular employees who work less than full-time, but 1,040 hours or more per year in a budgetarily approved position, will be credited sick leave benefits on a prorated basis.

## VACATION DONATION PROGRAM

In times of need, you and other employees can donate vacation leave to eligible employees who have exhausted their own accrued leave for FMLA or other related issues. This is a great way to support Team Chandler. For more information, please review CM-63 (Vacation Donation) on **Chanweb** for more information.

## HOLIDAYS

The City of Chandler observes 11 paid holidays per year.\* Employees will also receive one personal holiday that can be used to observe a holiday or personal event that is important to you. Please note that your personal holiday must be used by December 14, 2024 and does not roll over to the following year. Please review Personnel Rule 16 on **Chanweb** for more information. .

## BEREAVEMENT LEAVE

If you have a death of an immediate family member, the City of Chandler offers a special leave with pay, not chargeable against any leave credits, for a period not to exceed three workdays. Two additional days of special leave with pay may be granted if you must travel out of state. There are additional benefits if you need time to attend services due to the death of a co-worker.

## MILITARY LEAVE

If you are a member of the National Guard or a member of the Reserve Corps of the United States Armed Services, you will be entitled to leave of absence from duties without loss of time, pay, vacation or other employment rights as provided by CM-62 (Military Leave) consistent with State statutes and Federal law.

## JURY DUTY

If you are subpoenaed or summoned for jury duty, the City of Chandler provides an employee with paid leave while absent for jury duty.

Please review Personnel Rule 15 (Leaves of Absence) for information regarding requirements and guidelines for each of these leaves.

\*Administrative offices will be closed to observe Juneteenth. Juneteenth holiday time must be used on the observed holiday if the operation is closed unless otherwise approved by the Department Director. Employees required to work based on operational need will have the ability to use the holiday within the tax calendar year. This holiday will not be paid out and may not be rolled over from year to year.

# Additional Benefits

## ARIZONA STATE RETIREMENT SYSTEM (ASRS) AND PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM (PSPRS)

City of Chandler employees (except for Public Safety) who work a minimum of 20 hours per week for 20 or more weeks in a fiscal year are required to participate in ASRS. This program provides benefits at the time of retirement, based on the number of years of service and compensation while in the system. ASRS also provides Long Term Disability (LTD) for absences of more than 180 days. Contribution rates can change every fiscal year and rates are set by the ASRS. For more information, please visit [azasrs.gov](http://azasrs.gov).

If you are a Public Safety employee, you will participate in the PSPRS. Contribution rates vary by the date you entered into the retirement system. Please visit [psprs.com](http://psprs.com) for more information.

## TUITION REIMBURSEMENT

The City recognizes the importance of providing a tuition reimbursement program to assist City employees in gaining a higher education. The tuition reimbursement benefit is available to all regular employees of the City who have successfully completed their probationary period. This generous City benefit offers eligible employees reimbursement for college level courses (undergraduate and master's level) taken at a fully accredited school or through other City-approved educational programs. Tuition reimbursement is a calendar year benefit, and funds are re-set every January.

- Regular full-time employees – reimbursement up to \$5,250 per calendar year
- Regular part-time employees – reimbursement up to \$3,200 per calendar year

NOTE: The courses or training must be in an area related to a City career field and must meet the City's eligibility requirements.



Adrianna Erickson – City Manager's Office

## ORGANIZATIONAL DEVELOPMENT

As an employee in the City of Chandler, our City leadership team supports and encourages your development and growth. You will have the opportunity to participate in exceptional development programs and have access to tools to help you grow both professionally and personally. The offerings include engaging workshops facilitated by both internal and external facilitators on topics such as communication, decision making, diversity, equity, and inclusion, emotional intelligence, gratitude, leadership, public speaking, and many others.

Another key offering is our Mentor Program which executes twice per year. In this program, you'll have the opportunity to focus on a targeted skill area and be paired with an employee who holds expertise in that area. This allows you to increase your skills and network with employees in other departments and divisions. And at any time during your career journey, you can meet one-on-one with our Organizational Development team to review your resume, participate in a practice interview, and map out a professional development plan to support your career goals. In Chandler, we care about you and want to help you succeed!

For more details, refer to CM-69 (Tuition Reimbursement) on **Chanweb** or call Human Resources at ext. 2367.

## AUTO AND HOME INSURANCE

The City offers group coverage through Liberty Mutual's Group Savings Plus® program, which features auto, home and other personal insurance. Because it is offered on a group basis, your coverage may cost you less than if you were to purchase it on your own.

You can enroll in this benefit any time during the year.

To obtain a free quote and receive the City's group rate, call the City's Liberty Mutual representative at 480-707-0115, Option 1. Don't forget to ask Liberty Mutual to have your premiums deducted from your paycheck!



Lydia Ortiz – Public Works



## EMPLOYEE ASSISTANCE PLAN (EAP) - OPTUM

### Live & Work Well

Everyday life can be overwhelming as you juggle work and personal responsibilities— not to mention the unexpected issues that occasionally pop up. The Employee Assistance Plan (EAP) administered by Optum is offered at no cost to you and is a confidential counseling and referral service that is available 24 hours a day, 365 days a year to you and members of your household.

The EAP offers a wealth of resources and services and can help you deal with a wide range of challenges.



**MOBILE APP:** access more information online or through the myLiveandworkwell app to easily and conveniently access the City's Employee Assistance Program (EAP) whenever and wherever you or your household members are. Find providers, access face to face counseling and more by using the access code: Chandler.

### EMOTIONAL WELLBEING

**Receive up to ten (10) sessions per separate issue/per year of confidential counseling for you and your family.**

Family and parenting issues, relationship difficulties	Being successful at home or work
Anxiety, sadness and depression	Stress related to work or personal issues
Life changes	Alcohol and drug misuse, including co-dependency
Grief and loss	Personal crisis

### WORKLIFE SERVICES

**Receive direct access to experts on the Optum team and through referrals to a broad spectrum of prescreened and qualified resources.**

Childcare and Parenting Services (Examples: pregnancy, adoption, special needs and more)
Adult & Eldercare Services (Examples: aging, long distance caregiving, financial & legal services and more)
Chronic Condition Services (Example: aids to daily living, assistive technology, home health care, self care and more)
Life Learning Services (Examples: school issues, college selection/ financial aid assistance, community education, special education resources and more)
Convenience services (Examples: home Improvement, household services, personal services and more)

LEGAL*	MEDIATION*	FINANCIAL
<ul style="list-style-type: none"> <li>• Access to a licensed state-specific attorney</li> <li>• Free 30-minute telephonic or face-to-face consultation with a state specific attorney per separate issue, per year. Examples include:</li> </ul>	<ul style="list-style-type: none"> <li>• Access to professional mediators</li> <li>• Free 30-minute consultation by phone or in person per separate issue per year. Examples include:</li> </ul>	<ul style="list-style-type: none"> <li>• Up to 60-minutes of free telephonic consultation from credentialed financial professionals including licensed CPAs and Certified Financial Planners per separate issue, per year. Examples include:</li> </ul>
<ul style="list-style-type: none"> <li>• Consumer/Civil matters</li> <li>• Criminal matters</li> <li>• Deeds</li> <li>• Document preparation</li> <li>• Separation and divorce</li> <li>• IRS matters</li> <li>• Living wills</li> <li>• State-specific wills</li> <li>• Trusts</li> <li>• Power of attorney</li> <li>• Probate</li> <li>• Real estate services</li> <li>• Traffic matters</li> </ul>	<ul style="list-style-type: none"> <li>• Child custody</li> <li>• Collections</li> <li>• Consumer/Civil disputes</li> <li>• Contractual disputes</li> <li>• Estate settlement</li> <li>• Family disputes</li> <li>• Landlord/tenant disputes</li> <li>• Real estate</li> <li>• Separation and divorce</li> <li>• Small-claims matters</li> </ul>	<ul style="list-style-type: none"> <li>• Bankruptcy</li> <li>• Managing your budget</li> <li>• Paying for college</li> <li>• Reducing debt</li> <li>• Estate/Retirement planning</li> <li>• Taxes</li> <li>• Wage garnishment</li> </ul>
<p>*If your matter is more complex, you will be referred to an attorney at a 25% discounted rate. Some exceptions apply may apply.</p>		

**ID Theft & Fraud Resolution Services** – 60-minute consultation with a highly trained fraud resolution specialist.

To speak confidentially to an EAP counselor call 866-248-4096 or visit [liveandworkwell.com](https://liveandworkwell.com).

## LEGALSHIELD AND IDSHIELD

LegalShield offers you, your spouse and eligible dependent children (up to age 26) with a nationwide network of legal experts who will assist you with your day-to-day legal needs. IDShield provides employees, their spouse and up to eight eligible dependent children up to age 26 with privacy monitoring, security monitoring, consultation and identity recovery services.

Included with your plan benefits are:

- Personal legal advice
- Legal contract and document review
- Letters written on your behalf
- Preparation of a will and living will
- Help with moving traffic violations
- Assistance with debt collection/credit issues
- Help with mortgage, refinance or short sales
- Trial defense services
- Continuous credit monitoring and identity theft restoration
- And much more

**You can enroll in these plans any time throughout the year.**

To enroll, simply contact the City's LegalShield representative at **602-617-3209** or enroll online at **[legalshield.com/info/chandleraz](http://legalshield.com/info/chandleraz)**. Your payments for these plans are made directly to LegalShield.

Monthly Premiums		
	INDIVIDUAL	FAMILY
<b>LegalShield</b>	\$16.95	\$18.95
<b>IDShield</b>	\$8.95	\$18.95
<b>Combined</b>	\$25.90	\$33.90



Catherine Emerson – Police

## SHORT-TERM DISABILITY “GAP” PROGRAM

The STD “Gap” Program, through Colonial Life, is a voluntary benefit that gives you additional protection in the event you don’t have enough leave hours to carry you through the City-sponsored STD waiting period (59 days) and/or you want another source of income during your period of disability. The STD “Gap” Program does not replace the City’s STD plan.

Here are some highlights of the coverage you can purchase:

- Coverage is for off-the-job illnesses or injuries.
- The benefit period is three months.
- There are four waiting periods to choose from (the first number is for accidents and the second number is for illnesses): 0/7 days, 7/7 days, 7/14 days, 14/14 days.
- The program pays regardless of any other insurance or source of income.
- You may customize your coverage to better suit your needs.
- If you’re between the ages of 17 and 69, you can apply for this benefit.
- A payment of \$400 up to \$6,500 per month, tax-free, may be chosen (not to exceed 60 percent of your income).

**You can enroll for this benefit any time during the year.**

Your coverage begins on the date your application is approved and your premiums must be paid via your personal banking account, not through payroll deduction. You may keep the coverage until you reach age 70 without an increase in what you pay for it. Also, if you leave City employment, you can keep your coverage.

**NOTE:** Claims are handled directly by Colonial Life and not through the City. To obtain a free quote, call the City’s Colonial Life representative at **602-433-8144**.

## EMPLOYEE NETWORK DISCOUNTS

All City employees are members of the Employee Network, which entitles you to great savings and discounts at many merchants and entertainment venues. Go to **[employeenetwork.com](http://employeenetwork.com)** for additional details and discounts.

# Benefits Summary

Here is a brief summary of the benefits offered by the City of Chandler, who pays for the benefit and the frequency of payroll deductions.

BENEFIT	WHO PAYS?	TAX TREATMENT OF PREMIUMS	# OF PAYROLL DEDUCTIONS
<b>Medical</b>	Employee + City	Pre-tax	24
<b>Dental</b>	Employee + City	Pre-tax	24
<b>Vision</b>	Employee	Pre-tax	24
<b>HSA Contributions</b>	Employee + City wellness incentive	Pre-tax	25
<b>FSA Contributions</b>	Employee + City wellness incentive	Pre-tax	25
<b>Dependent FSA Contributions</b>	Employee	Pre-tax	25
<b>Basic Life Insurance &amp; AD&amp;D</b>	City	n/a	n/a
<b>Voluntary Life Insurance and AD&amp;D</b>	Employee	After-tax	24
<b>Short Term Disability</b>	City	n/a	n/a
<b>Short Term Disability GAP</b>	Employee	n/a	Directly to vendor
<b>Long Term Disability - ASRS &amp; PSPRS</b>	Employee + City	ASRS - After-tax PSPRS - n/a	26
<b>State Retirement – ASRS &amp; PSPRS</b>	Employee + City	Pre-tax	26
<b>Deferred Compensation – 457(b)</b>	Employee + City contribution	Pre-tax and after-tax Roth options	26 or max reached
<b>Auto &amp; Homeowners Insurance</b>	Employee	After-tax	26
<b>LegalShield</b>	Employee	n/a	Directly to vendor



Kimberly Janes – City Manager's Office



Rae Lynn Nielsen – City Manager's Office



# Questions?

When you have questions, there are helpful people ready to assist you. You are welcome to call our carriers directly— there is a list of their website addresses and phone numbers on the last page of this guide.

## Human Resources Contacts

If you have benefits questions, contact Human Resources for further assistance.

<b>Human Resources</b>	480-782-2350	General HR Information
<b>Dee Hooker Erica Beard</b>	480-782-2371 480-782-2376	Benefit life event changes. General information about medical, dental, vision, voluntary life, FSA, EAP, home/auto insurance, HSA/457(b) contribution changes, city paid/voluntary life and other voluntary benefits
<b>Dee Hooker Fernanda Acurio</b>	480-782-2371 480-782-2359	Benefit plans eligibility. Questions about benefit plans, benefit claims issues, compliance related matters and appeals to benefit providers
<b>Fernanda Acurio Dee Hooker</b>	480-782-2359 480-782-2371	Comments about benefit providers' performance and/or benefit plan design
<b>Chris Jarosik Nichole Bombard</b>	480-782-2372 480-782-2384	Family Medical Leave (FMLA), Worker's Compensation, Long Term Disability, Short Term Disability, Military Leave
<b>Lisa Mainieri</b>	480-782-2354	Wellness programs, health coaching
<b>Catherine Piepenbrink</b>	480-782-2367	Tuition Reimbursement
<b>Raudel Castanon</b>	480-782-2356	Oracle Employee/Manager Self Service

You can find additional City of Chandler benefit plans information and administrative regulations on **Chanweb** or at **[chandleraz.gov/benefits](http://chandleraz.gov/benefits)**.

- CM-49 – Active Employee Benefits Plan Eligibility
- CM-50 – Retiree Benefit Plan Eligibility and Procedures
- CM-51 – Proof of Dependent Status for City of Chandler Health Plans
- CM-52 – Benefit Plan Termination
- CM-53 – Benefit Plan Mid-Year/Special Enrollment Changes
- CM-56 – City of Chandler Benefits Plans – Definitions & Required Notices
- CM-57 – Retirement Health Savings Plan (RHSP)
- CM-69 – Tuition Reimbursement
- CM-73 – Short Term Disability



Michelle Reeder – Development Services

## KEEP YOUR INFORMATION UP TO DATE

Have you moved recently or are you planning to move? If so, make sure you update your address using Oracle Employee Self Service. You may also include your personal email address. You could miss out on an opportunity to participate in valuable benefits if we don't know how to reach you. Also, in Oracle Employee Self Service, you can access your current benefit elections and beneficiaries, as well as important documents related to your coverage.

You must change your address and beneficiaries with ASRS/PSPRS and MissionSquare Retirement (457(b) Deferred Compensation & RHS) by contacting them directly. See contact information on the back of this Guide.

# Important Contact Information

BENEFIT	PROVIDER NAME	POLICY	PHONE	WEBSITE
<b>Medical</b>	Blue Cross Blue Shield of Arizona	28399	866-595-5993	azblue.com
<b>Care Management</b>	BCBSAZ	28399	602-864-4830	azblue.com
<b>ESolutions (password help)</b>	BCBSAZ	28399	602-864-4844	azblue.com
<b>Nurse On Call</b>	BCBSAZ	28399	866-422-2729	azblue.com
<b>Disease Management</b>	BCBSAZ	28399	866-422-2729	azblue.com
<b>Health Coaching</b>	BCBSAZ	28399	866-422-2729	azblue.com
<b>Ovia Parenting</b>	BCBSAZ/Sharecare	28399	877-292-1359	azblue.com/sharecare.com
<b>Mail Order Pharmacy Service</b>	Optum RX (BCBSAZ)	28399	866-325-1794	azblue.com
<b>Health Savings Account (HSA)</b>	HealthEquity (24/7)	n/a	866-960-8026	healthequity.com
<b>Telehealth</b>	BlueCare Anywhere	n/a	n/a	BlueCareAnywhereAZ.com
<b>Dental</b>	Delta Dental of Arizona	1193	602-938-3131 or 800-352-6132	deltadentalaz.com
<b>Vision</b>	Vision Service Plan (VSP)	12-138410	800-877-7195	vsp.com
<b>COBRA</b>	Flexible Benefit Administrators	n/a	800-437-3539	COBRApoint.benaissance.com
<b>Wellness</b>	Cerner	n/a	888-252-8150	cocwellness.cernerwellness.com
<b>Life Insurance</b>	VOYA Financial	67475-3	Customer Service: 800-537-5024 Life Claims: 888-238-4840	Voya.com
<b>Deferred Compensation – 457(b)</b>	MissionSquare Retirement	301601	800-669-7400 (if you don't have a PIN, press 0) Local Representatives: 888-883-8578	missionsq.org/chandleraz
<b>Retirement Health Savings Plan (RHSP)</b>	MissionSquare Retirement	801217		
<b>Flexible Spending Accounts (HCFSA &amp; DCFSA)</b>	Flexible Benefit Administrators	n/a	800-437-3539	mywealthcareonline.com/fba
<b>Family and Medical Leave (FMLA)</b>	TriStar	n/a	844-702-2352	chandleraz.ess-absencetracker.com
<b>Pension Plan</b>	Arizona State Retirement System (ASRS)	Account# 420120	602-240-2000	Azasrs.gov
	Public Safety Personnel Retirement System (PSPRS)	Account#: Fire: 004 Police: 005	602-255-5575	Psprs.com
<b>Employee Assistance Plan (EAP)</b>	Optum	Access Code: Chandler	866-248-4096	Liveandworkwell.com
<b>Employee Discount Program</b>	The Employee Network	n/a	480-768-0837	Employeeenetwork.com Company Name: City of Chandler
<b>Auto and Homeowners Insurance</b>	Liberty Mutual	n/a	480-707-0115 Option #1	libertymutual.com/tinakawar
<b>LegalShield</b>	LegalShield	n/a	602-617-3209	legalshield.com/info/chandleraz
<b>Short Term Disability</b>	TriStar	n/a	844-702-2352	chandleraz.ess-absencetracker.com
<b>STD “Gap” Program</b>	Colonial Life	n/a	602-433-8144	Coloniallife.com
<b>Workers Compensation</b>	Corvel 24/7 To report injury/accident	n/a	877-764-3574	n/a