

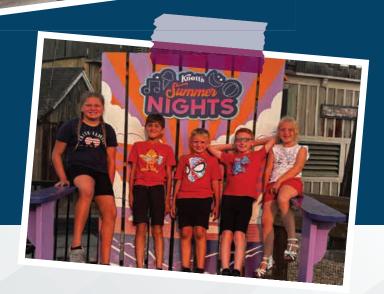
**BENEFITS GUIDE** 



2026

For employees & their families

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





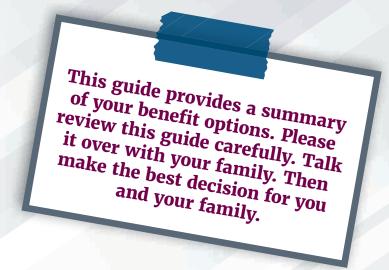


### A Message from the City Manager:

### **WELCOME**

We're Happy You're Here!

Congratulations on becoming part of Team Chandler! Our commitment to outstanding customer service and continuous improvement extends not only to our residents and customers but also to our team members. We take great pride in our extensive benefits program and hope you take this opportunity, whether during Open Enrollment or at your initial eligibility, to review the comprehensive plans we have available.



Chandler remains committed to transparency in our benefit offerings. The rising costs of healthcare services have significantly impacted our health care trust fund. However, we understand how important it is to maintain the high standard of health benefits that you and your family depend upon. To uphold these standards, we must adjust our employer and team member contributions. You will notice that our medical premium rates have been increased for 2026 to offset the surge in claims and elevated administrative costs that our plans have encountered in recent years. No rate changes will occur this year for our dental or vision plans. Also, due to the rise in life insurance claims, there will be a small increase for life insurance rates, including basic and voluntary life. There will be no impact to AD&D rates.

We believe that investing in Chandler employees' well-being is key to our collective success, and we are dedicated to ensuring that you have access to the best resources available. To this end, the Chan**Life** Benefits and Wellness platform is where you'll complete Open Enrollment, enrollment as a new employee, or modify coverage when you have family status change. We encourage you to use the tools and resources available to help with your benefit selection.

If you have any questions regarding enrolling or our benefits, please reach out to the City of Chandler Benefits & Wellness Team for assistance.



### **BENEFITS INFORMATION ONLINE!**

Employees and their families can get the latest benefits information and resources on Chan**Life**. 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.

On the Cover: Top to bottom – K-pop Dance Group, Wellness event – Therapy Dog Merritt & Police Chiefs Deanda, Perez, Chapman and Sieczkowski – Heidi Boyer (Police Records)

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### **Access Your Benefits**

### **SETTING UP A CHANLIFE ACCOUNT**

Required for Open Enrollment and New Hire Enrollment



### Go to digital.alight.com/chandler

Click on "New User". This is just for the first time you log in.



### Create a Username and Password

You will be able to access your account with a single sign on (SOS) using your Authenticator or access the site with your username and password via link above.



### Answer Security Questions

These questions will assist you if you ever become locked out or need help getting into your account.



### Verify Account & Download App

You will be asked to verify your account via email or your security questions. You can then download the app (pictured left) or go straight to Chan**Life**.



### Review Benefits & Personal Information

You can now access your benefits and wellness information from anywhere you have cell service.



## ACCESS YOUR BENEFITS & WELLNESS PROGRAM ANYWHERE, ANYTIME

Things you can do on ChanLife:

- Review and update your benefits
- Find a doctor or dentist in our networks
- Log & review your wellness points
- ▶ Challenge a friend (co-workers, & spouses can also participate) to start and work on your healthy habits
- Take your health assessment questionnaire
- Sign up for wellness challenges & events on the upcoming events page
- Update your HSA contribution
- Link directly to:
  - Nationwide
  - EAP
  - BlueCare Anywhere (Telehealth)
  - Dispatch Health (This is an In–Network Urgent Care service that comes to you)
  - The Employee Network
  - Blue365 for everyone enrolled in our medical plans this program provides discounts on fitness programs, equipment & even pet insurance
- If you need help accessing your account or benefits call Chandler's Benefit & Wellness Team at **480-782-2350**

### **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 31 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<br>(averaging at least 30<br>hours per week) | Regular Part Time<br>(averaging at least 20<br>hours per week) | Temporary Employees<br>(averaging at least 30<br>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

Your dependent children up to age 26



### **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 request a change on Chan**Life** 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.

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 NEWBORN BABIES AND ALL OTHER NEW DEPENDENTS - DO NOT WAIT** to notify the City of Chandler or submit your change request 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 request all mid-year changes on Chan**Life**.

If you have questions, see the benefits Administrative Regulations for additional benefit details and information on **Chanweb** or Chan**Life**. You can also call Chandler's Benefit & Wellness Team at 480–782–2350



### **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 (BCBSAZ) 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.

### **AZBLUE.COM**



In today's mobile world, you want everything you need

at your fingertips. You can add the mobile-optimized MyBlue site to your phone's home screen. The BCBSAZ site gives you easy access to your member ID Card, check claims status, track deductibles, find providers, compare costs for common procedures and manage your pharmacy coverage.

### **PLAN QUALITIES**

|                               | RED PLAN  | BLUE PLAN  | WHITE PLAN   |
|-------------------------------|---|--|--|
| Cost                          | Highest monthly premium,<br>but lower deductible and<br>some copays   | Lower monthly premium,<br>but higher deductible than<br>the Red Plan | Lowest monthly premium but highest deductible  |
| Flexibility to choose doctors | Same level of flexibility to choose doctors using the BCBSAZ network. Also receive out of state coverage with the BCBS Card.  |  |  |
| Prescription drugs            | 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. |
| In-network provider advantage | You save money when you choose in-network providers because you receive negotiated discounts for services.  |  |  |
| Protection                    | All three plans provide protection at different out-of-pocket maximums 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. |  |  |



### **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 Chan**Life**.

|   | RED PLAN                                  | BLUE PLAN                               | WHITE PLAN                             |
|---|---|---|--|
| PER PAYCHECK CONTRIBUTIONS                                |   |   |  |
| EMPLOYEE ONLY   | \$101.28                                  | \$85.12                                 | \$17.02                                |
| EMPLOYEE + SPOUSE   | \$169.13                                  | \$142.14                                | \$28.43                                |
| EMPLOYEE + CHILD(REN)                                     | \$149.88                                  | \$125.96                                | \$25.19                                |
| EMPLOYEE + FAMILY   | \$246.10                                  | \$206.83                                | \$41.36                                |
|   | IN-NETWORK ANNUAL                         | DEDUCTIBLE                              |  |
| INDIVIDUAL  | \$500                                     | \$750                                   | \$1,750                                |
| FAMILY  | \$1,000                                   | \$1,500                                 | \$3,500                                |
| COINSURANCE (plan pays)                                   | 85%*                                      | 80%*                                    | 85%*                                   |
|   |   | KET MAXIMUM (includes                   | <u> </u>                               |
| INDIVIDUAL  | \$2,500                                   | \$2,750                                 | \$3,500                                |
| FAMILY  | \$5,000                                   | \$5,500                                 | \$7,000                                |
|   | COPAYS/COINSURANC                         |   |  |
| 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                               | No charge through<br>BlueCare Anywhere |
| TELEHEALTH MENTAL HEALTH                                  | No charge                                 | No charge                               | No charge through<br>BlueCare Anywhere |
|   | PHARMACY BENEFITS                         |   |  |
| GENERIC (Tier 1)  | \$10 copay                                | \$10 copay                              | \$10 copay, after<br>deductible        |
| PREFERRED (Tier 2)  | \$30 copay                                | \$30 copay                              | \$30 copay after<br>deductible         |
| NON-PREFERRED (Tier 3)                                    | \$50 copay                                | \$50 copay                              | \$50 copay after<br>deductible         |
| Tier 4  | \$100 copay                               | \$100 copay                             | \$100 copay after deductible           |
| SPECIALTY   | \$30-\$120 copay<br>depending on Tier A-D | \$30-120 copay<br>depending on Tier A-D | 15% coinsurance after<br>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** portal or at the US Preventive Services Taskforce **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 BCBSAZ network, use the Find a Doctor tool at azblue.com/individualsandfamilies/find–a-doctor.



### **Additional Medical Care Options**

### **BLUECARE ANYWHERE - TELEHEALTH**

Most of us don't have time to be sick. If you are a member of the City's 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.

#### **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>.



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.





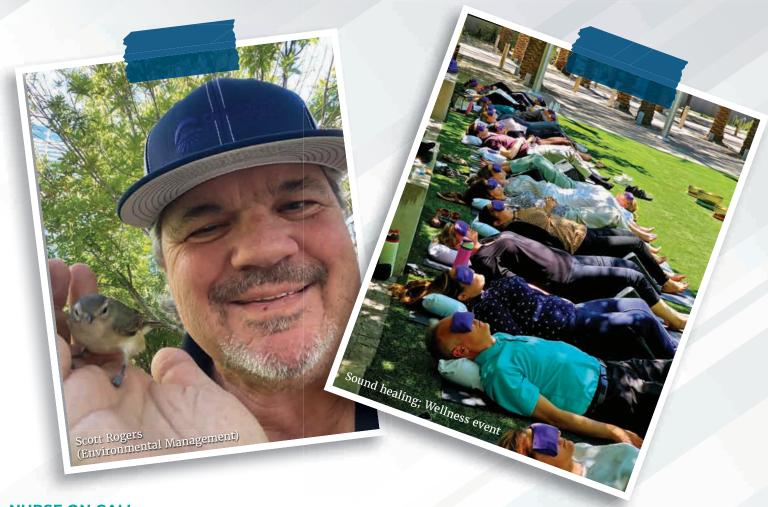
### **SHARECARE**

Sharecare is a Healthy Lifestyle Engagement Platform. They provide simple tools to help you manage all your health needs in one place. Take the RealAge health assessment to get a measure of the true age of your body versus your calendar age. Then use the tools to stay on track to improve your health.



**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.



### **NURSE ON CALL**

Get immediate answers to your health questions from an experienced, registered nurse, anytime, day or night. Call 866-422-2729 to talk with a nurse at no cost to you, 365 days a year.

### **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.

### **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.

#### 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.



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

#### **GREATER SAVINGS**

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







Premier dentist



dentist



**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                  |  |
|                      |  |  |



### **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 your Social Security number.** 

#### **VSP VISION PLAN**

| 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.



**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**.

### 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. Your FSA from 2025 does not roll over into 2026.

Flexible Spending Accounts (FSAs) are designed to help you save money on your taxes. If you contribute money to a Health Care and/or Dependent Care FSA you can use those funds to pay for eligible health care or day care expenses.

| Туре               | Eligible Expenses   | 2026 FSA Annual IRS Limits |
|--------------------|---|----------------------------|
| Health Care FSA    | Most medical, dental and vision expenses not covered by your health plan. Includes co-pays, coinsurance, deductibles, prescriptions & eye glasses   | \$3,300                    |
| Dependent Care FSA | Day care expenses including after school programs, summer programs, elder-care programs, so you and your spouse can work or attend school full-time | \$7,500                    |

### **Health Care FSA (HCFSA)**

You can contribute to the HCFSA as long as you are not enrolled in our White Plan.

### Important information to know about your FSA:

For the 2026 plan year, you can incur eligible healthcare expenses from January 1, 2026 until March 15, 2027. This gives you  $14 \frac{1}{2}$  months to use your 12 month election.

If you pay for an expense and don't use your FSA Debit card, you can submit your claims to Flexible Benefit Administrators (FBA) no later than March 31, 2027. Visit **fba.wealthcareportal.com** or review IRS Publication 502 for a comprehensive list of 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.



**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.

| If you are enrolled in the                        | RED PLAN | BLUE PLAN                        | WHITE PLAN |
|---|----------|----------------------------------|------------|
| You can enroll in an                              | HCFSA    | HCFSA                            | HSA        |
|   | DCFSA    | DCFSA                            | DCFSA      |
| If you are not enrolled in a<br>City Medical Plan | You car  | n enroll in the HCFSA and/or the | DCFSA      |

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

### Only available if enrolled in the White Medical plan

Your personal savings account for healthcare; a Health Savings Account (HSA) is an easy way to pay for healthcare expenses and provides tax savings to help you save for expenses you may have in the future.

#### WHO IS ELIGIBLE:

- Everyone enrolled in the White Plan which is our High Deductible Health Plan (HDHP)
- Those NOT enrolled in other non-HDHP medical coverage, including Medicare, AHCCS, or Tricare
- Those NOT claimed as a dependent on someone else's tax return

#### **HOW YOUR HSA PLAN WORKS:**

- Your HSA account is set up for you automatically after you enroll in the White Plan
- You'll receive an HSA debit card from HealthEquity, our administrator. This debit card can be used to pay for eligible expenses like doctor visits, lab tests, prescriptions, even eye glasses or kid's braces

### **BENEFITS OF AN HSA:**

- The HSA is Tax Free!
- Tax free deposits your money going in isn't taxed
- Tax free earnings earn interest on unused funds & these earnings grow tax-free
- Tax free withdrawals money used toward eligible health care expenses isn't taxed
- Putting more pre-tax dollars into your HSA means you pay less taxes and increases your take-home pay with your tax savings
- Your HSA is portable meaning you own your account and all the money in it is yours to keep, even if you change jobs or retire
- All unused HSA funds roll over year to year
- You can change your contribution amount anytime on ChanLife

|                      | 2026 HSA ANNUAL IRS LIMITS: |
|----------------------|-----------------------------|
| INDIVIDUAL           | \$4,400                     |
| FAMILY               | \$8,750                     |
| CATCH UP - AGES 55 + | ADDITIONAL \$1,000          |



**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.



### **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 2026 annual contribution limits:

#### **HSA VS FSA** CONTROL CONTROL Owned by the employee Owned by the employee **FUNDING FUNDING** Employer and/or employee funded Employer and/or employee funded (Employer money deposited into the account on behalf of the employee counts towards the annual limit) **EXPENSES COVERED EXPENSES COVERED** Medical, dental, vision, prescription, OTC medication, Medical, dental, vision, prescriptions & COBRA, retiree medical insurance premiums, long term OTC medication care premiums **2026 CONTRIBUTION LIMITS 2026 CONTRIBUTION LIMITS** \$4,400 single HCFSA: min \$350 max \$3,300 \$8,750 family DCFSA: \$7,500 Age 55-65 additional \$1,000 "catch-up" **HEALTH PLAN ELIGIBILITY HEALTH PLAN ELIGIBILITY** Must be enrolled in high deductible health plan Must be offered a group health plan by employer. (White plan), not enrolled in Medicare or claimed Cannot be enrolled in the White plan. as a dependent **FUNDS AVAILABILITY FUNDS AVAILABILITY** As they are contributed HCFSA – January 1st DCFSA - as they are contributed **TAX SAVINGS TAX SAVINGS** Distributions for eligible expenses, investment Distributions for eligible expenses, investment (စ)ရ returns and contributions are tax-free returns and contributions are tax-free **CARRYOVER/ROLLOVER** CARRYOVER/ROLLOVER Last day to spend funds: 03/15/2027 All funds carry over to the next plan year Last day to submit claims: 03/31/2027 INVESTMENT CAPABILITY **INVESTMENT CAPABILITY** Yes No **ACCESS AFTER SEPARATION FROM THE CITY ACCESS AFTER SEPARATION FROM THE CITY** Yes, funds can still be accessed after termination No, access to funds ends at end of month when City benefits end; unless you elect to continue your FSA through COBRA

### **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**.

Need help covering the first 60 days without pay? See the Colonial Life Voluntary Benefits on page 26

### **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.

### **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**.





### ChanLife Wellness

*Health* is not 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.

**Wellbeing** is your lifelong journey to better health.

But let's be honest, telling someone to eat better, exercise, decrease stress, practice self-care, etc., just adds to the pile of things already on your list. Chan**Life** can help you integrate health and wellness into your daily life at the city and at home by way of challenges, daily habits, events and screenings throughout the year. Our on-

line and app-based program allows you to access Chan**Life** anywhere, anytime:

- Health screenings (biometric, mammograms, prostate, skin, vision exams, etc.)
- Peer health challenges, mindfulness sessions, chair massage, Yoga, and more
- Body composition testing
- Vaccine clinics
- Self-paced educational learning modules
- Live and virtual educational seminars
- Wearable device integration
- Tracking of activity, exercise, biometric data and incentive points

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 Chan**Life**. (\*eligibility requirements apply). All active, regular full-time and regular part-time, benefit eligible employees have access to the Chan**Life** Wellness platform.



## **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<sup>®</sup>. 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 BCBSAZ 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.















### 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.

|  | BASIC LIFE / AD&D   |                            |
|--|---|----------------------------|
| 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 dismem-  |                            |
|  | berment   |                            |
| MAXIMUM BENEFIT  | \$200,000   | С                          |
| EVIDENCE OF INSURABILITY (EOI) REQUIRED  | No  | <u> </u>                   |
| AGE REDUCTIONS   | Yes, benefit is reduced at ages 70 & 75   | Ÿ                          |
|  | COMMUTER / TRAVEL   |                            |
| COVERAGE AMOUNT  | \$200,000 + an additional \$20,000 if you were wearing your seat belt   | Р                          |
| 00 1210 1027 11/10 0111  | 420,000 an additional 420,000 in you work wearing your sour soil  | Α                          |
| WHO PAYS   | City of Chandler  | Ţ                          |
| BENEFITS PAYABLE   | In the event of employee's death while traveling to/from work or on City  | D                          |
|  | business  |                            |
| MAXIMUM BENEFIT  | \$200,000   |                            |
| EVIDENCE OF INSURABILITY (EOI) REQUIRED  | No  |                            |
| AGE REDUCTIONS   | No  |                            |
| 7,02 (125 0 7) 0 110   | SUPPLEMENTAL EMPLOYEE LIFE  |                            |
| COVERAGE AMOUNT  | \$10,000 TO \$500,000 (in \$10,000 increments) or 5xs salary whichever is   |                            |
| COVERAGE AMOUNT  | less  |                            |
| WHO PAYS   |   |                            |
| BENEFITS PAYABLE   | Upon employee's death   |                            |
| MAXIMUM BENEFIT  | \$500,000   |                            |
|  | No = New hires requesting up to \$200,000 / Yes = All other new requests  |                            |
| EVIDENCE OF INSURABILITY (EOI) REQUIRED  | and requests over \$200,000   |                            |
| ACE DEDUCTIONS   |   |                            |
| AGE REDUCTIONS   |   |                            |
| AGE REDUCTIONS   |   | V                          |
|  | SUPPLEMENTAL SPOUSE LIFE  | V<br>0                     |
| COVERAGE AMOUNT  | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments)   | V<br>0<br>L                |
| COVERAGE AMOUNT<br>WHO PAYS  | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments) Employee  | 0<br>L<br>U                |
| COVERAGE AMOUNT<br>WHO PAYS<br>BENEFITS PAYABLE  | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments) Employee Upon spouse's death  | 0<br>L<br>U<br>N           |
| COVERAGE AMOUNT<br>WHO PAYS<br>BENEFITS PAYABLE<br>MAXIMUM BENEFIT   | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments)  Employee Upon spouse's death \$250,000   | 0<br>L<br>U<br>N<br>T      |
| COVERAGE AMOUNT<br>WHO PAYS<br>BENEFITS PAYABLE  | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments)  Employee Upon spouse's death \$250,000 No = New hires requesting up to \$100,000 / Yes = All other new requests  | 0<br>L<br>U<br>N<br>T<br>A |
| COVERAGE AMOUNT WHO PAYS BENEFITS PAYABLE MAXIMUM BENEFIT EVIDENCE OF INSURABILITY (EOI) REQUIRED  | SUPPLEMENTAL SPOUSE LIFE  50% of Employee's coverage (in \$5,000 increments)  Employee  Upon spouse's death  \$250,000  No = New hires requesting up to \$100,000 / Yes = All other new requests and requests over \$100,000  | 0<br>L<br>U<br>N<br>T      |
| COVERAGE AMOUNT<br>WHO PAYS<br>BENEFITS PAYABLE<br>MAXIMUM BENEFIT   | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments)  Employee  Upon spouse's death \$250,000  No = New hires requesting up to \$100,000 / Yes = All other new requests and requests over \$100,000  Yes, benefit is reduced at ages 70 & 75   | O L U N T A R Y            |
| COVERAGE AMOUNT WHO PAYS BENEFITS PAYABLE MAXIMUM BENEFIT EVIDENCE OF INSURABILITY (EOI) REQUIRED AGE REDUCTIONS   | SUPPLEMENTAL SPOUSE LIFE  50% of Employee's coverage (in \$5,000 increments)  Employee  Upon spouse's death  \$250,000  No = New hires requesting up to \$100,000 / Yes = All other new requests and requests over \$100,000  Yes, benefit is reduced at ages 70 & 75  SUPPLEMENTAL CHILD LIFE  | O L U N T A R Y C          |
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| COVERAGE AMOUNT WHO PAYS BENEFITS PAYABLE MAXIMUM BENEFIT EVIDENCE OF INSURABILITY (EOI) REQUIRED  AGE REDUCTIONS  COVERAGE AMOUNT WHO PAYS  | SUPPLEMENTAL SPOUSE LIFE 50% of Employee's coverage (in \$5,000 increments)  Employee Upon spouse's death \$250,000 No = New hires requesting up to \$100,000 / Yes = All other new requests and requests over \$100,000 Yes, benefit is reduced at ages 70 & 75  SUPPLEMENTAL CHILD LIFE \$10,000 per child  Employee  | OLUNTARY COV               |
| COVERAGE AMOUNT WHO PAYS BENEFITS PAYABLE MAXIMUM BENEFIT EVIDENCE OF INSURABILITY (EOI) REQUIRED  AGE REDUCTIONS  COVERAGE AMOUNT WHO PAYS BENEFITS PAYABLE   | SUPPLEMENTAL SPOUSE LIFE  50% of Employee's coverage (in \$5,000 increments)  Employee  Upon spouse's death  \$250,000  No = New hires requesting up to \$100,000 / Yes = All other new requests and requests over \$100,000  Yes, benefit is reduced at ages 70 & 75  SUPPLEMENTAL CHILD LIFE  \$10,000 per child  Employee  Upon child's death  | O L U N T A R Y C O        |
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#### 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                            | 0.053                 | 0.053        |
| 25 to 29                            | 0.063                 | 0.086        |
| 30 to 34                            | 0.084                 | 0.111        |
| 35 to 39                            | 0.095                 | 0.151        |
| 40 to 44                            | 0.145                 | 0.246        |
| 45 to 49                            | 0.227                 | 0.393        |
| 50 to 54                            | 0.420                 | 0.710        |
| 55 to 59                            | 0.835                 | 1.082        |
| 60 to 64                            | 1.370                 | 1.628        |
| 65 and older                        | 2.163                 | 2.331        |

| 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 Chan**Life**.

NOTE - You will also need to update your beneficiaries with ASRS/PSPRS and Nationwide by logging in to your accounts. See their contact information on the back of this Guide.



### **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.

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

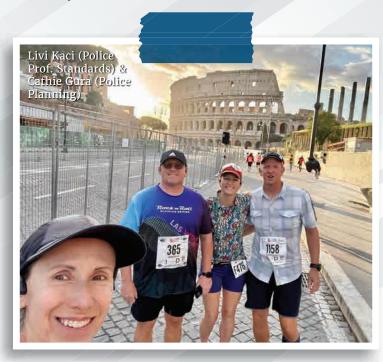
| 2026 457(b) IRS Contribution Rate Limits |               |  |  |
|--|---------------|--|--|
| <b>Under Age 50</b> \$23,500/year        |               |  |  |
| Age 50+                                  | \$31,000/year |  |  |
| Pre-Retirement Catch-Up <sup>1</sup>     | \$47,000/year |  |  |
| ·  |               |  |  |

<sup>1</sup>Employees taking advantage of the pre-retirement catch-up may be eligible to contribute up to double the normal IRS limit



**MOBILE APP:** The City of Chandler plans are administered through Nationwide, who is committed to providing transparency about fees charged to your account. Please visit

**chandler457plans.com** for additional information, to view your account balances, update your personal information and more. You can also download Nationwide's "My Retirement" app to access your accounts on your phone.



### 2. POST EMPLOYMENT HEALTH PLAN (PEHP)

Offered through Nationwide, the PEHP was established to assist employees in saving money for health care expenses during retirement. While you are employed, the City will contribute \$25 per pay period, which will be deposited into your PEHP account on a tax–free basis. Review CM–57 (Post Employment Health Plan) available on **Chanweb** or visit **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 PEHP account tax-free.
- With five or more years of City service, \$1,000 for every year of service will be deposited into your PEHP account.

  \*Note: Contribution and retirement payouts may vary by employee group.

### **KEEP IN MIND...**

- The money in your PEHP cannot be used until after you leave the City and meet the eligibility criteria.
- In the event of your death, the PEHP 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.

### **Employee Leave Benefits**

The leave benefits described below apply to full-time regular employees. Regular employees who work less than full-time, but 1,040 hours or more per year in a budgeted, approved position may receive prorated benefits. Please review applicable MOU for accrual rates for represented employees.

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

### **VACATION**

Vacation time can be used as it is earned

| YEARS OF SERVICE  | BI-WEEKLY ACCRUAL | ANNUAL ACCRUAL |  |
|-------------------|-------------------|----------------|--|
| Less than 5 years | 5.0 hours         | 130 hours      |  |
| 5 to 9 years      | 5.9 hours         | 153 hours      |  |
| 10 to 14 years    | 6.6 hours         | 171 hours      |  |
| 15 to 19 years    | 7.4 hours         | 192 hours      |  |
| 20 or more years  | 8.3 hours         | 215 hours      |  |

Maximum accrual is 320 hours

### **SICK LEAVE**

Employees earn 3.7 hours for each pay period worked. Sick time does not have a maximum accrual.

#### **VACATION DONATION PROGRAM**

For more information, please review CM-63 (Vacation Donation) on **Chanweb** for more information.

#### **HOLIDAYS**

| New Year's Day         | Martin Luther King Jr/Civil Rights Day | President's Day  |
|------------------------|--|------------------|
| Memorial Day           | Juneteenth                             | Independence Day |
| Labor Day              | Veteran's Day                          | Thanksgiving     |
| Day after Thanksgiving | Christmas Day                          | Personal Holiday |

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 five workdays. 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.

### **Additional Benefits**

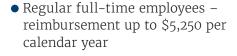
### ARIZONA STATE RETIREMENT SYSTEM (ASRS) AND PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM (PSPRS)

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**.

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** 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. 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 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.

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

### **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!

## EMPLOYEE ASSISTANCE PROGRAM (EAP) provided by Optum

### Through 12/31/2025

#### FREE EAP SERVICES & RESOURCES

- Up to 10 sessions per issue/per year
- Face to face counselling or virtual/video visits whichever you prefer
- All services are confidential only numbers are reported back to the City
- Unlimited phone access 24/7 365
- Available to everyone in your household, even if not covered on other City benefits

Get counseling for your emotional well-being, try work-life services, legal consultations/mediation, and financial coaching.

www.liveandworkwell.com
Access Code: Chandler
24/7/365 access to support
866-248-4096

# NEW for 2026 EMPLOYEE ASSISTANCE PROGRAM (EAP) provided by SupportLinc



Effective 01/01/2026

At some point in our lives, each of us faces a problem or situation that is difficult to resolve. When these instances arise, SupportLinc and SupportLinc First Responders will be there to help. The SupportLinc employee assistance programs (EAP) are confidential resources that help you deal with life's challenges and the demands that come with balancing home and work. SupportLinc and SupportLinc First Responders provide confidential, professional referrals and up to ten (10) sessions of face-to-face counseling sessions for a wide variety of concerns, such as:

Anxiety • Depression • Marriage and Relationship Problems • Grief and Loss

Substance Abuse • Anger Management • Stress • PTSD

Financial Assistance ● Legal Assistance ● Family Assistance

Contact information to be provided 01/01/2026

#### **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

Fernanda Acurio (Human Resources)

### 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**. Your payments for these plans are made directly to LegalShield.

| Monthly Premiums |            |         |  |
|------------------|------------|---------|--|
|                  | INDIVIDUAL | FAMILY  |  |
| LegalShield      | \$16.95    | \$18.95 |  |
| IDShield         | \$8.95     | \$18.95 |  |
| Combined         | \$25.90    | \$33.90 |  |

#### **COLONIAL LIFE VOLUNTARY BENEFITS**

Sometimes called "supplemental insurance", these employee paid benefits can stand alone or help fill in gaps in major medical and other insurance coverage. These benefits can be used to cover anyone in your household, even if they're not eligible for other city benefits.

You can enroll in these benefits any time throughout the year. Your coverage begins on the date your application is approved and your premiums will be paid through a personal bank account, not through payroll deduction.

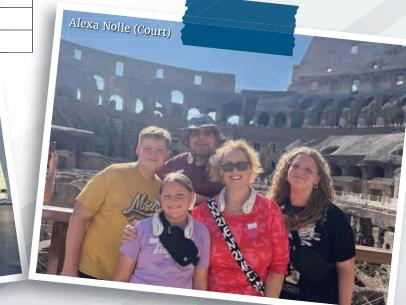
Claims are handled directly by Colonial Life and not through the city. To obtain a free quote, call the City's Colonial Life representative at 602–772–0988 or email: Annalisa.Kurz@ColonialLifeSales.com.

Types of benefits available:

- Accident Insurance
- Critical Illness Insurance
- Cancer Insurance
- Supplemental Health Insurance
- Disability Insurance
- Life Insurance

#### **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** for additional details and discounts.



### **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**

| Dee Hooker<br>Rebecca Davis               | 480-782-2371<br>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 | Dee. Hooker @chandleraz.gov<br>Rebecca. Davis @chandleraz.gov       |
|---|------------------------------|--|---|
| Dee Hooker<br>Fernanda Acurio             | 480-782-2371<br>480-782-2359 | Benefit plans eligibility. Questions about benefit plans, benefit claims issues, compliance related matters and appeals to benefit providers   | Dee.Hooker@chandleraz.gov<br>Fernanda.Acurio@chandleraz.gov         |
| Fernanda Acurio<br>Dee Hooker             | 480-782-2359<br>480-782-2371 | Comments about benefit providers' performance and/or benefit plan design   | Fernanda. Acurio@chandleraz.gov Dee. Hooker@chandleraz.gov          |
| Destinee Martinez Peru<br>Nichole Bombard | 480-782-2372<br>480-782-2384 | Family Medical Leave (FMLA), Worker's<br>Compensation, Long Term Disability, Short<br>Term Disability, Military Leave  | Destinee.MartinezPeru@chandleraz.gov Nichole.Bombard@chandleraz.gov |
| Lisa Mainieri                             | 480-782-2354                 | Chan <b>Life</b> wellness program  | Lisa. Mainieri@chandleraz.gov                                       |
| Catherine Piepenbrink                     | 480-782-2367                 | Tuition Reimbursement  | Catherine.Piepenbrink@<br>chandleraz.gov                            |
| Beth Chepelsky                            | 480-782-2365                 | Mentor Program/Professional Development  | Beth.Chepelsky@chandleraz.gov                                       |
| Raudel Castanon                           | 480-782-2356                 | Oracle Employee/Manager Self Service   | Raudel.Castanon@chandleraz.gov                                      |

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

You can find additional City of Chandler benefit plans information and administrative regulations on **Chanweb** or at **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 Post Employment Health Plan
- CM-69 Tuition Reimbursement
- CM-73 Short Term Disability

### **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. You can view your current benefit elections and beneficiaries in Chan**Life**.

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



## **Important Contact Information**

| BENEFIT  | PROVIDER NAME   | POLICY                                | PHONE   | WEBSITE   |
|--|---|---------------------------------------|---|---|
| Chan <b>Life</b> (Online benefit portal)                       | Alight  | n/a                                   | n/a   | digital.alight.com/chandler                           |
| Medical  | Blue Cross Blue Shield of Arizona                       | 28399                                 | 866-595-5993  | azblue.com  |
| Care Management  | BCBSAZ  | 28399                                 | 602-864-4830  | azblue.com  |
| ESolutions (password help)                                     | BCBSAZ  | 28399                                 | 602-864-4844  | azblue.com  |
| Nurse On Call  | BCBSAZ  | 28399                                 | 866-422-2729  | n/a   |
| Disease Management   | BCBSAZ  | 28399                                 | 866-422-2729  | azblue.com  |
| Health Coaching  | BCBSAZ  | 28399                                 | 866-422-2729  | azblue.com  |
| Mail Order Pharmacy<br>Service                                 | Optum RX (BCBSAZ)                                       | 28399                                 | 866-325-1794  | azblue.com  |
| Health Savings Account (HSA)                                   | HealthEquity (24/7)                                     | n/a                                   | 866-960-8026  | healthequity.com                                      |
| Telehealth   | BlueCare Anywhere                                       | n/a                                   | n/a   | BlueCareAnywhereAZ.com                                |
| Dental   | Delta Dental of Arizona                                 | 1193                                  | 602-938-3131 or<br>800-352-6132                             | deltadentalaz.com                                     |
| Vision   | Vision Service Plan<br>(VSP)                            | 12-138410                             | 800-877-7195  | vsp.com   |
| COBRA  | Alight/Chan <b>Life</b>                                 | n/a                                   | 480-782-2371  | digital.alight.com/chandler                           |
| Wellness   | Chan <b>Life</b>  | n/a                                   | 480-782-2354  | digital.alight.com/chandler                           |
| Life Insurance   | VOYA Financial  | 67475-3                               | Customer Service: 800-537-5024<br>Life Claims: 888-238-4840 | Voya.com  |
| Deferred Compensation –<br>457(b)                              | Nationwide Retirement<br>Solutions                      | 0067888001                            | 877-677-3678<br>Local                                       | chandler457plans.com                                  |
| Post Employment Health Plan (PEHP)                             | Nationwide Retirement<br>Solutions                      | 0067889001                            | Representative: 602-783-4190                                |   |
| Flexible Spending Accounts (HCFSA & DCFSA)                     | Flexible Benefit<br>Administrators                      | n/a                                   | 800-437-3539  | fba.wealthcareportal.com                              |
| Family and Medical Leave (FMLA)                                | TriStar   | n/a                                   | 844-702-2352  | chandleraz.ess-absencetracker.com                     |
| Pension Plan   | Arizona State<br>Retirement System<br>(ASRS)            | Account#<br>420120                    | 602-240-2000  | Azasrs.gov  |
|  | Public Safety Personnel<br>Retirement System<br>(PSPRS) | Account#:<br>Fire: 004<br>Police: 005 | 602-255-5575  | Psprs.com   |
| Employee Assistance<br>Program (EAP) -<br>Through 12/31/2025   | Optum   | Access<br>Code:<br>Chandler           | 866-248-4096  | Liveandworkwell.com                                   |
| Employee Assistance<br>Program (EAP) -<br>Effective 01/01/2026 | SupportLinc   |                                       |   | Contact Information to be provided 01/01/2026         |
| Employee Discount<br>Program                                   | The Employee Network                                    | n/a                                   | 480-768-0837  | Employeenetwork.com<br>Company Name: City of Chandler |
| LegalShield  | LegalShield   | n/a                                   | 602-617-3209  | legalshield.com/info/chandleraz                       |
| Short Term Disability  | TriStar   | n/a                                   | 844-702-2352  | chandleraz.ess-absencetracker.com                     |
| Colonial Life Voluntary<br>Benefits                            | Colonial Life   | n/a                                   | 602-772-0988  | Coloniallife.com                                      |
| Workers Compensation   | Corvel 24/7 To report injury                            | n/a                                   | 877-764-3574  | n/a   |