Employee Benefits
Open Enrollment
April 19 – May 7

Benefit Elections
Effective July 1, 2021
Healthy Open Enrollment

To reduce the risk of the COVID, the City has arranged for virtual open enrollment events and provides the following open enrollment information and support:

- **Open enrollment video presentation**
- **Digital 2021-2022 Employee Benefits Guide**
- **Additional benefits information on the Human Resources page of CODI**
- **Telephone and email answers to questions about** Health, Dental, Vision, Flexible Spending Accounts (FSA), Short-Term Disability Insurance (STD), Long-Term Disability Insurance (LTD), Life Insurance, Legal Plan, Parks & Rec, and Wellness Requirements

HR Connect at 919-560-4214 Option 1
HRConnect@DurhamNC.gov
One-on-One Benefits Counseling

To reduce the risk of COVID, Benefits Counselors will be available by phone, instead of in-person, to discuss Allstate coverage and open enrollment for employee benefits.

Schedule your one-on-one telephone or video call with a Benefits Counselor at the following link: 
https://book.appointment-plus.com/b8p91q1g/?&service_id=6561
More information about scheduling appointments online is available on the Human Resources page of CODI.

NEW This Year!
✓ Identity Protection from Allstate
✓ Whole Life Insurance from Allstate
✓ Guaranteed Issue on all Allstate plans

Benefits Counselors can answer all your questions and complete your enrollment. Don’t miss out - Schedule an appointment today!
Optional Open Enrollment

Because of only minimal changes to the City’s benefit offerings, this year Open Enrollment is optional for all employees. **Current enrollments will rollover to the new plan year, except for FSA.**

Employees that want to make changes to enrollment, make new enrollment, or enroll in FSA for the new plan year must complete enrollment in the City’s **enrollment system called Employee Navigator.**

The deadline for all enrollment and changes on Employee Navigator and for forms to be submitted is **Friday, May 7th at 5:00 PM.**
Benefits Enrollment System – Employee Navigator

Complete your 2021-2022 open enrollment elections for Medical, Dental, Vision, Life and Disability, FSA, and MetLife Legal plans online using the City’s Employee Navigator enrollment system at www.employeenavigator.com

The login procedure and your password are the same as last year. Instructions are available on the Human Resources page of CODI.

Click on the Login button to get started

You can reset your password
Open Enrollment Action

At Open Enrollment you may add or drop eligible dependents from your coverage without a qualifying event.

During the plan year, you may add or drop eligible dependents from your coverage only when you have a qualifying event, such as:

- Marriage
- Adoption
- Birth
- Divorce
- Loss or gain of other health insurance coverage
Who is an Eligible Dependent

- Spouse
- Certified Dependent
- Biological Child
- Step Child
- Child of Certified Dependent
- Disabled Child
- Adopted Child
- Court Ordered Child

Claiming someone on your benefits who does not qualify as an eligible dependent is a violation of the City’s Ethics Policy and could lead to sanctions up to and including termination and repayment of claims.
Dependent Documentation Requirement

When an employee elects to enroll a dependent not previously covered on the City’s health plan or dental plan, the dependent’s coverage will not go into effect unless the employee provides required eligibility documentation for the dependent.

The list of required documentation appears in the Employee Benefits Guide.

Submit eligibility documentation to Human Resources.
Aetna Health Plan

The City’s Aetna health plan has two provider networks. You can use both networks at the same time!

Two Aetna Provider Networks:

 Tier 1: Smaller network based on Duke Health, WakeMed, and THN-Cone Health
 Tier 2: Larger nationwide network

The provider network you use determines the coverage level you receive.

Check online for the Aetna network participation of your providers. Detailed instructions for using the Aetna online provider search can be found on the Human Resources page of CODI and in the Appendix of the 2021-2022 Employee Benefits Guide.
Two Aetna Provider Networks - Flexibility & Freedom!

✓ You can use both Aetna networks at the same time! You are not locked in to one network or the other.

✓ You can mix and match networks! You can see a Tier 1 PCP and a Tier 2 specialist. You can see a Tier 2 specialist and go to a Tier 1 hospital. You have the flexibility to use the provider that you want to get the savings that you want!

✓ You can’t lose! You get credit in both networks for the charges you paid using either network. For example, the deductible amount you paid using one network is credited toward the deductible in the other network. You don’t double pay when you mix and match networks.
Tier 1 Maximum Savings: Duke Health, WakeMed & THN-Cone Health (ACO)

✓ **Focused, smaller network** of providers

✓ Accountable Care Organization (ACO): Outcomes based medical care by providers that are incentivized by their contracts to enhance quality of care and coordinate care

✓ **Maximum savings** for City of Durham employees! When using this network, you pay the lowest charges for medical care: lowest copays, lowest coinsurance, and lowest deductible.

✓ Providers located in 16 counties: Alamance, Caswell, Chatham, Durham, Franklin, Granville, Guilford, Johnston, Lee, Orange, Person, Randolph, Rockingham, Vance, Wake, and Wilson

✓ Includes the Duke Health, WakeMed, Duke LifePoint, Alamance Regional, Annie Penn, Central Carolina, Moses Cone Health, Granville Medical Center, Person Memorial, Wesley Long, Wilson Medical, Women’s Hospital of Greensboro, and Maria Parham hospital systems. **UNC Health Care hospitals and other hospitals are not in the network!**

✓ 1,600+ PCPs. 8,700+ Specialists. 60 urgent care facilities.
Tier 2 Standard Savings: **Choice POS (Open Access)**

- Broad, national network of providers

- **Standard savings** for City of Durham employees. When using this network, you pay a medium level of charges for medical care: medium copays, medium coinsurance, and medium deductible.

- Great when traveling and for college students away at school.

- Thousands of doctors and hospitals across the country.

- Includes UNC Health Care hospitals.
Tier 3 Out-of-Network: Highest Out-Of-Pocket Costs

✓ Providers not in the two Aetna networks.

✓ Except for Emergency Room Visits, out-of-network benefits are lower and your out-of-pocket costs are higher.

✓ No credit toward the two Aetna network benefits for out-of-network charges you pay.

✓ Use the two Aetna networks of providers to save money.
Dual Option Health Plan Overview

You have your choice of two Aetna health plans:

**Aetna Whole Health**
Default plan with $0 monthly employee only wellness rate

**Aetna Whole Health Plus**
Buy-up plan with $63.25 monthly employee only wellness rate

**Simple!** Both plans work the same way, but have different copays, deductibles, and other out-of-pocket costs.

You choose the plan that is the best fit for you and your family.
### Aetna Whole Health – Benefit Highlights

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Tier 1 Maximum Savings</th>
<th>Tier 2 Standard Savings</th>
<th>Tier 3 Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Duke, WakeMed &amp; THN-Cone</td>
<td>Choice POS</td>
<td></td>
</tr>
<tr>
<td>Medical Out-of-Pocket Limit</td>
<td>$3,250 / $6,500</td>
<td>$5,000 / $10,000</td>
<td>$9,000 / $18,000</td>
</tr>
<tr>
<td>Rx Out-of-Pocket Limit</td>
<td>$1,500 / $3,000</td>
<td>$1,500 / $3,000</td>
<td>$3,000 / $6,000</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% covered</td>
<td>100% covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Primary Care Physician Office Visit</td>
<td>$30 copay</td>
<td>$45 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$60 copay</td>
<td>$90 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Emergency Room (First 2 Visits)</td>
<td>$300 copay</td>
<td>$300 copay</td>
<td>$300 copay</td>
</tr>
<tr>
<td>Emergency Room (Additional Visits)</td>
<td>$500 copay</td>
<td>$500 copay</td>
<td>$500 copay</td>
</tr>
<tr>
<td>Urgent Care Center Visit</td>
<td>$30 copay</td>
<td>$90 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Prescription Drugs (Tier 1 / Tier 2 / Tier 3-4)</td>
<td>$0 / $35 / $50 copays</td>
<td>$0 / $35 / $50 copays</td>
<td>Extra charges apply</td>
</tr>
<tr>
<td>Annual Deductible (Individual / Family)</td>
<td>$2,000 / $4,000</td>
<td>$3,000 / $6,000</td>
<td>$4,000 / $8,000</td>
</tr>
<tr>
<td>Hospital Services (Inpatient &amp; Outpatient)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Complex Diagnostic Imaging (MRI &amp; CT Scan)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
</tbody>
</table>

Monthly Employee Only Wellness Rate: $0
### Aetna Whole Health Plus – Benefit Highlights

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Tier 1 (Maximum Savings)</th>
<th>Tier 2 (Standard Savings)</th>
<th>Tier 3 (Out-of-Network)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Duke, WakeMed &amp; THN-Cone</td>
<td>Choice POS</td>
<td></td>
</tr>
<tr>
<td>Medical Out-of-Pocket Limit</td>
<td>$2,500 / $5,000</td>
<td>$4,000 / $8,000</td>
<td>$8,000 / $16,000</td>
</tr>
<tr>
<td>Rx Out-of-Pocket Limit</td>
<td>$1,300 / $2,600</td>
<td>$1,300 / $2,600</td>
<td>$2,600 / $5,200</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>100% covered</td>
<td>100% covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Primary Care Physician Office Visit</td>
<td>$15 copay</td>
<td>$30 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$30 copay</td>
<td>$60 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Emergency Room (First 2 Visits)</td>
<td>$300 copay</td>
<td>$300 copay</td>
<td>$300 copay</td>
</tr>
<tr>
<td>Emergency Room (Additional Visits)</td>
<td>$500 copay</td>
<td>$500 copay</td>
<td>$500 copay</td>
</tr>
<tr>
<td>Urgent Care Center Visit</td>
<td>$15 copay</td>
<td>$60 copay</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Prescription Drugs (Tier 1 / Tier 2 / Tier 3-4)</td>
<td>$0 / $30 / $45 copays</td>
<td>$0 / $30 / $45 copays</td>
<td>Extra charges apply</td>
</tr>
<tr>
<td>Annual Deductible (Individual / Family)</td>
<td>$750 / $1,500</td>
<td>$1,500 / $3,000</td>
<td>$3,000 / $6,000</td>
</tr>
<tr>
<td>Hospital Services (Inpatient &amp; Outpatient)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
<tr>
<td>Complex Diagnostic Imaging (MRI &amp; CT Scan)</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>50% after deductible</td>
</tr>
</tbody>
</table>

**Monthly Employee Only Wellness Rate:** $63.25
# Health Plan Monthly Employee Contributions

## Aetna Whole Health Plan 2021-2022

<table>
<thead>
<tr>
<th>Rate</th>
<th>Employee</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellness</td>
<td>$0.00</td>
<td>$159.03</td>
<td>$89.38</td>
<td>$164.44</td>
</tr>
<tr>
<td>Non-Wellness</td>
<td>$20.00</td>
<td>$179.03</td>
<td>$109.38</td>
<td>$184.44</td>
</tr>
</tbody>
</table>

## Aetna Whole Health Plus Plan 2021-2022

<table>
<thead>
<tr>
<th>Rate</th>
<th>Employee</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wellness</td>
<td>$63.25</td>
<td>$294.34</td>
<td>$189.25</td>
<td>$346.58</td>
</tr>
<tr>
<td>Non-Wellness</td>
<td>$83.25</td>
<td>$314.34</td>
<td>$209.25</td>
<td>$366.58</td>
</tr>
</tbody>
</table>
Importance of Primary Care Physician (PCP)

✓ Your Primary Care Physician’s (PCP) name appears on your Aetna ID card.

✓ A good relationship with a PCP enhances medical care and outcomes. It does not limit employees or their dependents in any way. Employees and their dependents can go to any doctor, including specialists, without a referral.

✓ A PCP can be a general practitioner or a physician whose specialty is internal medicine, family medicine, or pediatrics.

✓ Employees and their dependents can all have the same PCP or different PCPs.

✓ Employees and their dependents can change their PCP anytime by calling Aetna Customer Service.
Live Well: Wellness Insurance Premium Discount

To receive the health plan wellness rate for the 2022-2023 benefit year, employees, spouses, and spouse equivalents, who are covered on the City’s health plan, need to complete requirements by December 31, 2021.

For Employees

Online Health Assessment
✓ NEW! Complete on the Live Well portal starting July 1, 2021

Any Four Additional Wellness Activities
✓ City Sponsored Activities
  • Wellness challenges
  • Wellness events
  • And more
✓ NEW! Live Well Portal Activities
  • Completing daily habits goal
  • Viewing health articles
  • And more
✓ Preventive Health Care
  • Vaccinations (Flu, Pneumonia, Shingles, COVID)
  • Annual Aetna covered eye exam

For Spouses or Spouse Equivalents

Online Health Assessment
✓ NEW! Complete on the Live Well portal starting July 1, 2021
Dental Plan

Make the most of your City of Durham dental plan by choosing a dentist in one of Delta Dental’s two networks.

Delta network dentists will not bill you in excess of the allowed amount for services. Out-of-Network dentists may charge more than the allowed amount resulting in billing for extra amounts that you have to pay.

Delta has 2 networks of dentists in North Carolina:
1. PPO Network:  Best discounts for services
2. Premier Network:  Good discounts for services

Refer to the Dental Benefit Summary in the Employee Benefits Guide for information on searching for network dentists and access to online services.
# Dental Plan Benefits

**Maximum Annual Benefit Per Person**
Applies to Diagnostic and Preventive, Basic, and Major Services.

- **$3,000**

## Diagnostic and Preventive Services
- **Routine Oral Examinations** (2 X Year)
  - 100%
- **Cleanings** (2 X Year)
  - 100%
- **Periodontal Maintenance Cleaning** (Code D4910)
  - 100%
- **X-rays** (1 X Year for Bite Wing. 1 X 3 Years for Full Mouth.)
  - 100%
- **Brush Biopsy** (Oral Cancer Screening)
  - 100%
- **Sealants** (Dependents up to Age 16)
  - 100%
- **Fluoride Treatment** (2 X Year for Dependents up to Age 19)
  - 100%

## Orthodontia Services
- **Orthodontia** (No age limit)
  - 50%
- **Maximum Lifetime Benefit Per Person**
  - $1,500

## Annual Deductible
**Annual Deductible**
Applies to Basic and Major Services.

- **$50 Individual**
- **$150 Family**

## Basic Services
- **Fillings**
  - 80%
- **Space Maintainers**
  - 80%
- **Endodontics** (Root Canal)
  - 80%

## Major Services
- **Crowns**
  - 50%
- **Bridges**
  - 50%
- **Onlays & Inlays**
  - 50%
- **Implants**
  - 50%
- **Periodontics** (Gum Disease Treatment)
  - 50%
- **Dentures**
  - 50%
Dental Plan Monthly Employee Contribution

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental Plan 2021-2022</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td></td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$14.95</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$32.83</td>
</tr>
<tr>
<td>Family</td>
<td>$33.02</td>
</tr>
<tr>
<td></td>
<td>$92.68</td>
</tr>
</tbody>
</table>
Voluntary Vision Plan

Two plan options are available with different levels of coverage for standard progressive lenses. You choose the plan that is the best fit for you and your family.

1. **Low Plan** – Lower benefit for standard progressive lenses and lower monthly cost
2. **High Plan** – Enhanced benefits for standard progressive lenses and higher monthly cost

Discounts
About 75% of network providers, including some chain retailers and many independent providers, offer discounts. About 25% of network providers, including some large chain retailers like Costco and Walmart, but also many independent providers, do not offer discounts. To get the most out of your vision benefit, verify if your provider offers discounts before receiving services or eyewear.

To search the Superior Vision provider network, either call Customer Service at 844-549-2603 or use the online provider search tool at superiorvision.com. On the online provider search results, under the heading “Services Offered” for each provider, look for “Accepts Discounts”. You can also click the “Refine Search” button and specify “Accepts Discounts” so that the search results show only those providers that offer discounts.
# Voluntary Vision Plan In-Network Benefits

<table>
<thead>
<tr>
<th>Benefit Frequency</th>
<th>Vision Exam: 1 per plan year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Vision Exam: 1 per plan year</td>
</tr>
<tr>
<td></td>
<td>Frames: 1 per plan year</td>
</tr>
<tr>
<td></td>
<td>Contact Lenses: 1 per plan year</td>
</tr>
<tr>
<td></td>
<td>Either eyeglasses or contact lenses are covered in the same plan year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vision Exam</th>
<th>Copay: $10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frames</td>
<td>Copay: $10 Waived when lenses are also purchased.</td>
</tr>
<tr>
<td></td>
<td>Coverage: $150 allowance</td>
</tr>
<tr>
<td>Eyeglass Lenses</td>
<td>Standard Lenses Copay</td>
</tr>
<tr>
<td></td>
<td>Single Vision, Bifocal, &amp; Trifocal: $10</td>
</tr>
<tr>
<td></td>
<td>Progressive: Benefit difference between Low Plan and High Plan!</td>
</tr>
<tr>
<td></td>
<td>Low Plan: $10 copay plus balance above the allowance for trifocal lenses.</td>
</tr>
<tr>
<td></td>
<td>High Plan: $10 copay</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Copay: $0</td>
</tr>
<tr>
<td></td>
<td>Coverage: $150 allowance</td>
</tr>
<tr>
<td></td>
<td>Standard Lens Fitting Copay: $10</td>
</tr>
<tr>
<td></td>
<td>Specialty Lens Fitting Coverage: $50 allowance</td>
</tr>
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## Voluntary Vision Plan Discount* Benefits

<table>
<thead>
<tr>
<th></th>
<th>Children:</th>
<th>Adults:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Polycarbonate Lenses</td>
<td>$10 Copay</td>
<td>$10 Copay Plus $40 Out-of-Pocket Max</td>
</tr>
<tr>
<td>Progressive Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>$10 Copay Plus $110 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Ultra</td>
<td>$10 Copay Plus $150 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Ultimate</td>
<td>$10 Copay Plus $225 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>High Index Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.67</td>
<td>$10 Copay Plus $80 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>1.74</td>
<td>$10 Copay Plus $120 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Plastic Photochromatic Lenses</td>
<td>$10 Copay Plus $80 Out-of-Pocket Max</td>
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<tr>
<td>Polarized Lenses</td>
<td>$10 Copay Plus $75 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Anti-scratch Coating</td>
<td>$15 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Blue Light Filtering</td>
<td>$15 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Anti-Reflective Coating</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>$50 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>$70 Out-of-Pocket Max</td>
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<tr>
<td>Ultra</td>
<td>$85 Out-of-Pocket Max</td>
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<tr>
<td>Ultimate</td>
<td>$120 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Tint</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Solid</td>
<td>$15 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Gradient</td>
<td>$18 Out-of-Pocket Max</td>
<td></td>
</tr>
<tr>
<td>Ultraviolet (UV) Coating</td>
<td></td>
<td>$12 Out-of-Pocket Max</td>
</tr>
</tbody>
</table>

**Discounts for Extra Eyewear Purchases**

If you buy extra eyewear after using your benefits, you receive 30% off frames and eyeglass lenses, 20% off contacts and eyeglass lens options, and 10% off disposable contact lenses.

*Discounts are available only at participating network providers.
**NEW! Lower Vision Plan Monthly Cost**

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>$6.86</td>
<td>$13.73</td>
<td>$15.58</td>
<td>$24.07</td>
</tr>
<tr>
<td>High</td>
<td>$7.07</td>
<td>$14.14</td>
<td>$16.05</td>
<td>$24.79</td>
</tr>
</tbody>
</table>
Basic Life Insurance & AD&D Benefits

Coverage Details

**Employer Paid Benefit**
City of Durham pays the entire cost for Basic Life Insurance and AD&D Benefits.

**Coverage**
- Basic Life Insurance: 1 X Your Annual Salary up to $250,000
- Basic AD&D Benefits: 1 X Your Annual Salary up to $250,000

**Age Reduction**
Benefits reduce to 65% at age 70, to 50% at age 75, and terminate at retirement.

**Beneficiaries**
You can update your beneficiaries in Employee Navigator at Open Enrollment and anytime during the year. You may specify different beneficiaries for Basic and Voluntary benefits.
The City has contracted with a new insurance company, OneAmerica, for life and disability insurance. Your current Unum life and disability insurance elections and beneficiary designations will automatically roll over to OneAmerica effective July 1, 2021.

**Special Open Enrollment This Year Only!**
OneAmerica is offering a special open enrollment for voluntary life insurance this year only. Employees and spouses can enroll in new coverage or increase existing coverage by any amount up to guarantee issue without any health questions. Reminders:
- Guarantee issue on employees is $200,000.
- Guarantee issue on spouses is $50,000.
- The amount of the spouse’s voluntary life coverage may not exceed the amount of the employee’s voluntary life coverage.

**New Lower Cost!**
OneAmerica has lower cost for:
- Children Voluntary Life Insurance
- Short-Term Disability Insurance

**Enrollment Help**
On the Human Resources page on CODI are instructions on how you can schedule online a one-on-one phone appointment with a benefits counselor for help with enrolling in new coverage or making a change to your existing coverage in Employee Navigator.
Voluntary Life Insurance and AD&D Benefits

<table>
<thead>
<tr>
<th><strong>Open Enrollment</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employees &amp; Spouses</strong> <em>New Higher Bump-Up Maximum!</em></td>
</tr>
<tr>
<td>Employees and spouses currently enrolled in voluntary life insurance and AD&amp;D amounts less than the benefit maximum can “bump up” their coverage by $10,000 at open enrollment <em>without any health questions</em>. Reminders:</td>
</tr>
<tr>
<td>✓ The benefit maximum is the lesser of 5X Salary or $500,000</td>
</tr>
<tr>
<td>✓ The amount of the spouse’s voluntary life coverage may not exceed the amount of the employee’s voluntary life coverage.</td>
</tr>
<tr>
<td><strong>Children</strong> <em>New Lower Cost!</em></td>
</tr>
<tr>
<td>Employees can add or increase children voluntary life coverage at open enrollment <em>without any health questions</em>. Reminder:</td>
</tr>
<tr>
<td>✓ An employee must have at least $10,000 voluntary life coverage in order to elect voluntary life coverage for children.</td>
</tr>
<tr>
<td><strong>Other Enrollment Options</strong></td>
</tr>
<tr>
<td>You may decrease employee, spouse, or children coverage by any amount or terminate coverage at open enrollment <em>without any health questions</em>.</td>
</tr>
</tbody>
</table>
Voluntary Life Insurance and AD&D Benefits

**Coverage Details**

**Employee & Spouse**
Coverage is available up to the lesser of 5X Salary or $500,000 for employees and for spouses. You choose the amount of coverage you want on your life or your spouse’s life in $10,000 increments.

**Evidence of Insurability (EOI)**
Employee Navigator will notify you if EOI is required for you or your spouse. Employee Navigator will also provide you with instructions on how to complete EOI online at the OneAmerica’s website. You must complete any required EOI process with OneAmerica by the close of open enrollment. Coverage does not take effect until OneAmerica approves EOI.

**Children**
You choose the amount of coverage you want on your children’s lives. $2,500, $5,000, $7,500 or $10,000 of coverage is available for children up to age 26 regardless of student status.

**AD&D Benefits**
Employee voluntary life insurance includes AD&D benefits. Spouse and children coverage does not include AD&D.

**Age Reduction**
Employee and spouse coverage reduces to 65% at age 70 and to 50% at age 75.
Voluntary Short-Term Disability Insurance (STD)

Open Enrollment

**New Lower Cost!**
Employees may enroll for the first time in Short-Term Disability insurance or increase coverage *without any health questions*, however resulting coverage is subject to a *preexisting conditions waiting period* of 3 months / 12 months.

<table>
<thead>
<tr>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefit</strong></td>
</tr>
<tr>
<td>You choose your weekly benefit from $100 to $2,500 in increments of $100. The maximum weekly benefit is the lesser of 60% of your weekly salary or $2,500. Benefits are payable for up to 13 weeks.</td>
</tr>
<tr>
<td><strong>Elimination Period</strong></td>
</tr>
<tr>
<td>You choose from 2 Elimination Periods for benefits to begin:</td>
</tr>
<tr>
<td>Option 1: 14 days</td>
</tr>
<tr>
<td>Option 2: 30 days</td>
</tr>
<tr>
<td><strong>Waiting Period</strong></td>
</tr>
<tr>
<td>For conditions present 3 months prior to the effective date of coverage, no benefits will be payable for 12 months after the effective date of coverage.</td>
</tr>
</tbody>
</table>
# Voluntary Long-Term Disability Insurance (LTD)

## Open Enrollment

Employees may enroll for the first time in Long-Term Disability insurance or increase coverage *without any health questions*, however resulting coverage is subject to a *preexisting conditions waiting period* of 3 months / 12 months.

## Coverage Details

### Benefit

The monthly benefit is 60% of your monthly salary.  
The maximum monthly benefit is the lesser of 60% of your monthly salary or $6,000.  
Benefits begin after 90 days of disability.

### Benefit Duration

You choose from 2 benefit durations:

- **Option 1**: Social Security Retirement Age 65
- **Option 2**: 2 Years

### Waiting Period

For conditions present 3 months prior to the effective date of coverage, no benefits will be payable for 12 months after the effective date of coverage.
Flexible Spending Accounts (FSA)

Personal Tax Shelter

Flexible Spending Accounts (FSA) allow you to avoid federal, state and Social Security (FICA) taxes on the money you pay for eligible out-of-pocket medical, dental, and dependent care expenses.

Your Money & Your Account

You choose an amount to be withheld from your paycheck before taxes are applied. The withholdings are placed in your FSA accounts.

No Fees

The City of Durham pays the administrative fees for your FSA accounts.
Flexible Spending Accounts (FSA)

Special 12-Month Grace Periods

During the COVID-19 emergency, medical and dental providers canceled elective procedures and daycare centers closed. As a result, many employees were unable to spend Health Care FSA and Dependent Care FSA benefits.

The City of Durham implemented special 12-month grace periods for employees to spend down any leftover FSA funds in both Health Care FSA and Dependent Care FSA:

► Employees have until June 30, 2021 to spend down any leftover FSA funds from the plan year that ended June 30, 2020

► Employees have until June 30, 2022 to spend down any leftover FSA funds from the plan year that ends June 30, 2021

Don’t lose your FSA benefits! Spend down any leftover funds!
## Two Different Flexible Spending Accounts (FSA)

<table>
<thead>
<tr>
<th>Health Care FSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers medical, dental and vision expenses that are only partially covered or not covered at all by your insurance. Some examples include:</td>
<td>Covers amounts you pay to daycare centers, babysitters, caregivers or after school programs that allow you and your spouse to work, seek work, or train for work. Eligibility includes:</td>
</tr>
<tr>
<td>✓ Medical Deductibles &amp; Coinsurance</td>
<td>✓ Daycare for children under 13 years of age and older disabled children</td>
</tr>
<tr>
<td>✓ Dental Care &amp; Orthodontia</td>
<td>✓ Daycare provider must have tax ID number</td>
</tr>
<tr>
<td>✓ Prescription Drug &amp; Doctor Copays</td>
<td>✓ Adult daycare for adult dependents as defined by IRS</td>
</tr>
<tr>
<td>✓ Over-the-Counter Drugs</td>
<td>Maximum Contribution $5,000</td>
</tr>
<tr>
<td>✓ Menstrual Supplies</td>
<td>Minimum Contribution $100</td>
</tr>
<tr>
<td>✓ Lasik Vision Correction</td>
<td></td>
</tr>
</tbody>
</table>

**Maximum Contribution**

<table>
<thead>
<tr>
<th>Health Care FSA</th>
<th>$2,750</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Contribution</td>
<td>$100</td>
</tr>
</tbody>
</table>
FSA Enrollment Action & Debit Card

Even if you participate in the FSA this year, you must reenroll in Employee Navigator to continue your participation.

FSA amounts you elected must be for expenses you incur between July 1, 2021 and June 30, 2022. You have a 2½ month Grace Period starting July 1, 2022 to spend down any unused benefit.

“Use It or Lose It” Rule: Any unused benefit in your FSA account at the end of the Grace Period is forfeited. Plan carefully. Elect only as much FSA benefit as you can use.

Debit Card: Instant access to the funds in your medical flexible spending account. Using the debit card eliminates the need to file a paper claim form for reimbursement. Keep your current card. It will be reloaded with next year’s benefit.

Always save documentation of your eligible expenses. The administrator or the IRS may require your documentation in an audit.
**NEW! Identity Protection:** Protect yourself and your family against the financial and emotional damage of identity theft for a very low cost.

**NEW! Whole Life Insurance:** Simple and straightforward coverage for you and your family members. Your rate never increases and your benefit never decreases.

**This year is a special open enrollment for all Allstate voluntary plans! No health questions and guaranteed issue for everyone!** You can also increase existing coverage without health questions this year.

Reminder: File for your Allstate Cancer or Critical Illness policy $100 wellness screening benefit. It is easy!

**Benefits Counselors can enroll you in Allstate voluntary plans, make your enrollment changes, and answer all of your questions.** Schedule a telephone appointment online to talk one-on-one with a Benefits Counselor. Details about online appointment scheduling are available on the Human Resources page of CODI.
Available for one-on-one phone consultations are representatives from New York Life Voluntary Long Term Care Insurance and Liberty Mutual Auto and Home.

If you are interested in enrolling in the coverage or you want discuss your existing coverage, contact:

**New York Life Voluntary Long Term Care Insurance**
Teresa Robinson at 919-730-7019

**Liberty Mutual Auto and Home Insurance**
Quotes for new coverage: Melissa Kiner at 919-985-8709
Service for existing policies: 919-872-4700
Open Enrollment Deadline

Complete your enrollment selections in Employee Navigator and submit any required forms by

Friday May 7th at 5:00 PM

For answers to your benefits questions contact **HR Connect:**

919-560-4214 Option 1
HRConnect@DurhamNC.gov