

City of Maricopa

2024-2025

Employee
Benefit Guide

CITY OF
MARICOPA[®]
PROUD HISTORY • PROSPEROUS FUTURE

About Your Benefits

At the **City of Maricopa** we are committed to providing a comprehensive and affordable benefits package to you and your family. Review this guide to learn about your options so you can make the most of your **City of Maricopa** benefits. If you have any questions, feel free to reach out to Human Resources at **520.316.6831** or HR@maricopa-az.gov. Office hours are 7:00 a.m. to 6:00 p.m. Monday through Thursday, closed Friday through Sunday.



Table of Contents	
About Your Benefits	1
Medical Coverage	2
Prescription Drug Coverage	4
Virtual Care—98point6	5
Wellness	6
Spending Accounts	7
Dental Coverage	9
Vision Coverage	10
Life, AD&D and Disability Insurance	11
Employee Assistance Program	14
Voluntary Benefits	15
Contact Information	19
Legal Notices	20

Eligibility and Enrollment

You are eligible to participate in **City of Maricopa's** benefits if you are a full-time employee working at least 30 hours per week. If you enroll for benefits, you may also cover your:

- Legal spouse/Domestic partner
- Children up to age 26
- Qualified unmarried children of any age who are mentally or physically disabled

You have 30 days from your hire date to enroll. Your benefits begin on the first of the month following date of hire.

What are my costs for coverage?

Cost for coverage may be found in this guide for each line of coverage.

Where can I find further information regarding my benefits?

Medical Summary of Benefits and Coverage (SBC), Benefit Summaries and details on all benefits in this guide as well as enrollment information may be found online at <https://trustmark.benselect.com/maricopa>

Making Changes to Your Benefits

Each year, you have the opportunity to make changes to your benefits during open enrollment. You may make mid-year changes to your benefits **only** if you have a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent's eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

You have 30 days from the date of the qualifying event to make benefit changes. Keep in mind, the changes you make must be directly related to the event.

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 24-25 where Notice of Creditable Coverage begin for more details.

Medical Coverage

How the Plans Work

Both plans use the Banner|Aetna network and cover 100% of the cost for preventive care services like annual physicals and routine immunizations. The way you pay for care is different with each plan.

With the **HDHP with HSA plan**, you pay the full negotiated cost for medical services and prescription drugs until you meet your annual deductible. After you meet the deductible and out-of-pocket maximum, the plan pays 100% of your claims for the rest of the plan year. Your paycheck deductions for this plan are lower than the PPO plan.

The **PPO plan** has set copays for some services and a deductible and coinsurance for others. Copays do not apply toward your deductible, so you will pay copays until you reach your annual out-of-pocket maximum. This plan has higher paycheck deductions than the HDHP plan.



PLAN COMPARISON		
	HDHP with HSA Plan	PPO Plan
Per-paycheck Cost for Coverage	Lowest	Highest
Annual Deductible	Highest	Lowest
Annual Out-of-pocket Maximum	Lowest	Highest
Using the Plan	Pay less with each paycheck and more when you need care	Pay more with each paycheck and less when you need care
Spending Account Options	Health Savings Account with employer contributions Limited Purpose FSA Dependent Care FSA	Health Care FSA Dependent Care FSA



Banner|Aetna Member Portal

The **City of Maricopa** Banner|Aetna medical plan offers a member portal to assist with finding care, managing claims, seeing coverage and costs, managing prescription and locating resources to help you stay healthy. Visit banneraetna.com and create an account to log on to the member portal.

Medical Coverage

The **City of Maricopa** offers the choice of two Banner | Aetna medical plans; **PPO** and **HDHP with HSA Managed Choice** plans. The amount you pay for care is based on your selected plan.

	Banner Aetna PPO Plan (Managed Choice)		Banner Aetna HDHP W/HSA Plan (Managed Choice)	
	In Network	Out of Network	In Network	Out of Network
Annual Deductible (Individual/Family)	\$500/\$1,000	\$1,000/\$2,000	\$2,800 EE only \$3,200/\$5,600 family*	\$5,000/\$10,000
Coinsurance	20%	50%	0%	50%
Annual Out-of-pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$5,000/\$10,000	\$2,800 EE only \$3,200 /\$5,600 family*	\$10,000/\$20,000
City of Maricopa Contribution to Health Savings Account	N/A		\$600/\$1,200 (Subject to Wellness Affidavit Submission)	
Preventive Care	0%	50% after deductible	0%	50% after deductible
Office Visits				
Telemedicine (98point6)	\$0 copay per visit	50% after deductible	\$0 copay per visit **	50% after deductible
Primary Care	\$20 copay per visit	50% after deductible	0% after deductible	50% after deductible
Urgent Care	\$50 copay per visit	50% after deductible	0% after deductible	50% after deductible
Specialist	\$40 copay per visit;	50% after deductible	0% after deductible	50% after deductible
Emergency Room	\$250 copay per visit, then 20%		0% after deductible	

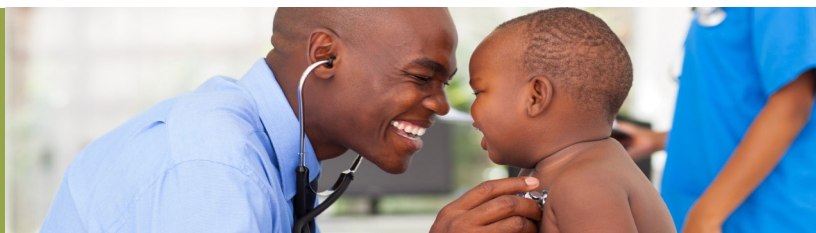
*If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible. The individual deductible/ OOPM is \$3,200 on the HDHP plan for employees with family members enrolled on the plan.

Terms to Know

- **Copay** - A set dollar amount you pay for a covered health care service, usually when you receive the service.
- **Deductible** - What you pay out of pocket for health care services.
- **Coinsurance** - Your share of the costs of covered health care services after you reach the deductible. You pay the percentage noted in the table above, and the medical plan pays the rest.
- **Out-of-pocket Maximum** - What you have to pay before the plan pays 100% of your covered costs.
- **Network** - The facilities and providers the medical plan has contracted with to provide health care services. In-network providers typically provide services at a lower negotiated rate.

Finding In-network Providers

You save the most money when you choose in-network doctors, facilities and pharmacies. Create an account and log in at www.banneraetna.com to find providers in the Banner | Aetna network.



Prescription Drug Coverage

The **City of Maricopa** Banner | Aetna medical plans include prescription coverage. The amount you pay for prescriptions is based on your selected plan.

	Banner Aetna—PPO Plan		Banner Aetna—HDHP W/HSA Plan	
	In Network	Out of Network	In Network	Out of Network
Retail (30-day Supply)				
Preferred Generic Drugs	\$10 Copay	\$10 Copay, then 50%	0% after deductible	50% after deductible
Preferred Brand Drugs	\$30 Copay	\$30 Copay, then 50%	0% after deductible	50% after deductible
Non-preferred Generic/Brand Drugs	\$50 Copay	\$50 Copay, then 50%	0% after deductible	50% after deductible
Specialty Drugs	20% to max \$200 copay	20% to max \$200 copay, then 50%	Applicable cost as noted above for generic or brand drugs	
Retail & Mail-order (90-day Supply)				
Preferred Generic Drugs	\$25 Copay	\$25 Copay, then 50%	0% after deductible	50% after deductible
Preferred Brand Drugs	\$75 Copay	\$75 Copay, then 50%	0% after deductible	50% after deductible
Non-preferred Generic/Brand Drugs	\$125 Copay	\$125 Copay, then 50%	0% after deductible	50% after deductible

Generic Drugs

Generic drugs are FDA-approved, and shown to be just as safe and effective as their more expensive brand-name counterparts. If you choose a brand-name drug when a generic drug is available, you will pay the brand-name copay plus the cost difference between the generic equivalent and the brand-name drug.

Preferred Drugs

Banner | Aetna regularly reviews the latest prescription drugs on the market and maintains a list of preferred drugs that are clinically effective and not cost-restrictive. These drugs are available at a lower price than those not included on the list, which are called non-preferred drugs.

Specialty Drugs

Specialty drugs are typically used to treat chronic conditions like cancer or multiple sclerosis. These drugs tend to be more expensive and usually require special handling and monitoring. If you take a specialty medication, you could save money by using Aetna's mail-order pharmacy. You can register for mail-order pharmacy by logging on to www.banneraetna.com.

Medical Monthly Cost

Carrier	Plan	Coverage	Monthly Premium	Monthly Employer Cost	Monthly Employee Cost
AETNA	Medical HDHP with HSA (Hired before 7/1/20)	Employee	\$ 712.18	\$ 712.18	\$ -
		Employee + Spouse	\$ 1,397.19	\$ 1,397.19	\$ -
		Employee + Child(ren)	\$ 1,285.85	\$ 1,285.85	\$ -
		Family	\$ 1,898.15	\$ 1,898.15	\$ -
		HSA Contribution	\$ -	\$ 50.00 / 100.00	\$ -
AETNA	Medical HDHP with HSA (Hired after 7/1/20)	Employee	\$ 712.18	\$ 712.18	\$ -
		Employee + Spouse	\$ 1,397.19	\$ 1,215.56	\$ 181.63
		Employee + Child(ren)	\$ 1,285.85	\$ 1,118.69	\$ 167.16
		Family	\$ 1,898.15	\$ 1,651.39	\$ 246.76
		HSA Contribution	\$ -	\$ 50.00 / 100.00	\$ -
AETNA	Medical PPO (All Employees)	Employee	\$ 777.92	\$ 626.23	\$ 151.69
		Employee + Spouse	\$ 1,548.69	\$ 1,246.69	\$ 302.00
		Employee + Child(ren)	\$ 1,425.86	\$ 1,147.82	\$ 278.04
		Family	\$ 2,101.23	\$ 1,691.49	\$ 409.74

Virtual Care - 98point6

The **City of Maricopa Banner** | Aetna medical plans include a virtual care solution delivered by 98point6.

Banner | Aetna offers access to 98point6—on demand primary care service delivered via secure, in-app text messaging, that’s accessible anytime, anywhere. With 98point6, U.S. based, board-certified doctors answer questions, diagnose and treat, outline care options, order prescriptions and labs as appropriate, and can refer to specialists and resources in the Banner|Aetna network, all through the convenience of one app.

HSA/High Deductible plan members: \$0 out of pocket cost per visit through 12/31/24. \$5 copay effective 1/1/2025.

PPO plan members: \$0 out of pocket per visit

24/7

Virus in the middle of the night or itchy rash over the weekend? Get immediate, non-emergency care around the clock—even after hours and on holidays.

Quality Care

U.S. based, board certified 98point6 doctors diagnose, treat, prescribe medication and order labs as appropriate and follow up. Audio and video support are also available.

On Demand

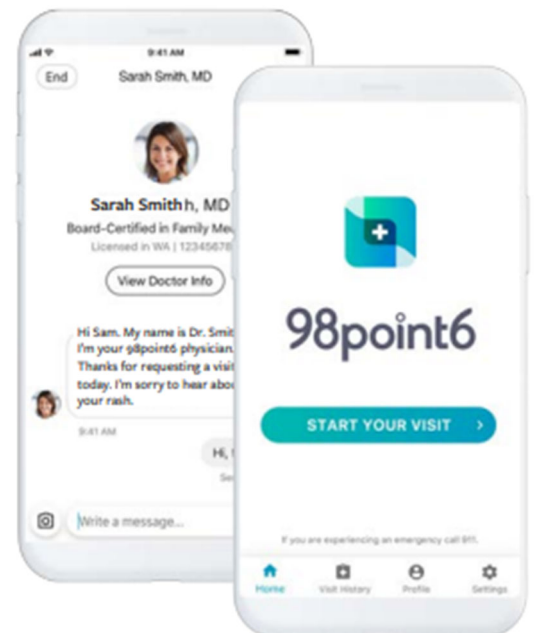
Whether you’re feeling unwell or have a health-related question, simply sign in and start a visit whenever you’re ready. No appointment needed.

Text-Based

Connect with a 98point6 doctor right from your phone. Get treatment for a cough at work or get care for your child’s stomach pain while at a weekend barbecue.

AVAILABLE NOW for all employees and dependents ages 1+ enrolled in the City of Maricopa Banner|Aetna medical plan.

Learn more at: 98point6.com/banner-aetna-member



New Aetna Wellness Program

The **City of Maricopa Banner** | Aetna medical plans include a Wellness program.

You have access to a personalized wellness program, Aetna Health Your Way™, through your Banner | Aetna health plan. Together with one of our owner companies, Aetna, a CVS Health® company, we are offering a well-being program that helps you achieve your best health in a whole new way. You get personalized resources, coaching and challenges to help you earn rewards. This way, you can stay on track and reach your goals.

Getting started

Just sign in at BannerAetna.com and select “Health & Wellness.” From there, you’ll be redirected to the Aetna wellness site, or you can download the ActiveHealth® mobile app.

- Take your well-being assessment to start earning rewards
- Review your personalized health report and recommended Health Actions
- Connect your activity tracker or smart device to monitor your progress and/or get involved in individual and peer challenges

Earning rewards

Earn up to \$100 per year by completing well-being activities¹

- Review your progress and redeem gift cards in the Reward Center*

Exploring additional resources

- Complete a mental health check-in to receive recommended activities and personalized content²
- Call the 24-Hour Nurse On-Call to help answer questions³
- Participate in telephonic or video coaching sessions to improve health and/or manage conditions
- Start a self-guided digital health coaching program
- Explore additional resources and recorded webinars

AVAILABLE NOW for all employees and dependents ages 1+ enrolled in the City of Maricopa Banner | Aetna medical plan.

**Ready to explore your new well-being resource?
Just sign in at BannerAetna.com or get the
ActiveHealth® mobile app.**

¹ Completion of identified health activities enable members to earn rewards in the form of electronic gift cards. Adult members can each earn up to \$100/year.

² This content is not intended to be a substitute or professional advice, diagnosis, or treatment. Always seek the advice of a mental health professional.

³ While only your doctor can diagnose, prescribe or give medical advice, the 24-Hour Nurse On-Call nurses can provide information on a variety of health topics.

Spending Accounts

Paying for Health Care

The **City of Maricopa** offers several ways to set aside pre-tax dollars to pay for medical, prescription drug, dental and vision care expenses. The health care accounts available to you depend on the medical plan you choose.

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)	Limited Purpose Flexible Spending Account (FSA)
What medical plan can I choose?	HDHP	PPO plan	HDHP
What expenses are eligible?	Medical, prescription drug, dental and vision care (See IRS publication 502 for a full list of eligible expenses)		Dental and vision expenses only
When can I use the funds?	Funds are available as you and the City contribute to the account	All of the funds you elect for the year are available July 1	Funds are available as you contribute to the account
Can I roll over fund each year?	Yes, funds roll over from year to year and are yours to keep (even if you leave the City or retire)	Yes, up to \$640.00	Yes, up to \$640.00
How do I pay for eligible expenses?	With your Inspira debit card You can also submit claims for reimbursement online at www.inspirafinancial.com	With your Inspira debit card You can also submit claims for reimbursement online at www.inspirafinancial.com	With your Inspira debit card You can also submit claims for reimbursement online at www.inspirafinancial.com
How much can I contribute each year?	\$4,150 for individual coverage or \$8,300 for family coverage. Catch-up contribution \$1,000 age 55-64. This total includes the City's funding in 2024	You can contribute \$3,200 to your health care FSA in 2024	You can contribute \$3,200 to your limited purpose FSA in 2024
Can I change my contributions throughout the year?	Yes, please contact Human Resources to change your per-paycheck contributions	No, unless you have a qualifying life event, you choose an annual election amount during open enrollment and that amount is taken out of each paycheck in equal increments throughout the year	No, unless you have a qualifying life event, you choose an annual election amount during open enrollment and that amount is taken out of each paycheck in equal increments throughout the year

Note: If you are enrolled in Medicare, by law you are not allowed to contribute to an HSA.

What Are the Tax Implications of an HSA?

Contributions to your HSA reduce your taxable income, and qualified medical expenses are never taxed. All money set aside in an HSA grows tax-deferred until age 65, when funds can be withdrawn for any non-medical purpose at ordinary tax rates, or tax-free when used for medical expenses. You may contribute additional funds to your HSA (\$1,000 per tax year) if you will be 55 year or older by December 31. Learn more at www.inspirafinancial.com.



Spending Accounts

Paying for Dependent Care

The **City of Maricopa** allows you to contribute pre-tax dollars into a dependent care FSA to pay for eligible child or elderly care expenses.

	Dependent Care FSA
What is it?	An account that allows you to set aside pre-tax dollars from each paycheck to pay for eligible child or elderly care expenses while you and your spouse work full time
Why should I consider it?	You can lower your taxable income to save some money while you take care of your daycare expenses
What expenses are eligible?	Daycare expenses for your children under age 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents)
When can I use the funds?	Funds are available as you contribute to the account with each paycheck
Can I roll over funds each year?	No, you will lose any funds remaining in your account at the end of the year
How do I pay for eligible expenses?	With your Inspira debit card (you can also submit claims for reimbursement online at www.inspirafinancial.com)
How much can I contribute each year?	You can contribute \$5,000 to your dependent health care FSA in 2024



Important Note

Both the health care and dependent care FSAs have a use-it-or-lose-it rule. You will lose any unused funds at the end of the year and/or upon separation of employment with the City.

Dental Coverage

The **City of Maricopa** offers two dental plans through Principal. The plans available include a Low and High plans, this allows you to determine the level of benefits that best fits your needs.

	Low Plan		High Plan	
	In Network	Out of Network	In Network	Out of Network
Annual Deductible (Individual/Family)	\$50/150	\$50/150	\$50/150	\$50/150
Annual Maximum (Per Person)	\$2,000	\$2,000	\$4,000	\$4,000
Annual Maximum Provision	50% to max \$1,000	50% to max \$1,000	50% to max \$1,000	50% to max \$1,000
Preventive Care (oral examinations (a), cleanings (a) adult/child, fluoride (a), sealants (permanent molars only) (a), bitewing images (a), full mouth series Images (a), space maintainers)	100%	100%	100%	100%
Basic Services (emergency exam, periodontal maintenance, harmful habit appliance (covered only for dependent children under 17), fillings, stainless steel crowns, occlusal guards, simple oral surgery, complex oral surgery, general anesthesia/iv sedation, periodontics (non-surgical) including scaling and root planing, periodontal surgery procedure, simple endodontics, complex endodontics)*	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Major Services (crowns, inlays, onlays, cast post and core, core buildup, implants, bridges-initial placement, complete or partial dentures, repairs-partial denture, bridge, crown, relines, rebasing, tissue conditioning and adjustment to bridge/denture (within policy limitation)	50% after deductible	40% after deductible	50% after deductible	40% after deductible
Orthodontia (Adult and Child)	50%	50%	50%	50%
Orthodontia Lifetime Maximum (Per Person)	\$2,000	\$2,000	\$2,000	\$2,000

Dental Monthly Cost

Carrier	Plan	Coverage	Monthly Premium	Monthly Employer Cost	Monthly Employee Cost
PRINCIPAL	Dental Low Plan	Employee	\$ 28.60	\$ 28.60	\$ -
		Employee + Spouse	\$ 57.67	\$ 45.93	\$ 11.74
		Employee + Child(ren)	\$ 76.17	\$ 62.71	\$ 13.46
		Family	\$ 110.93	\$ 91.48	\$ 19.45
PRINCIPAL	Dental High Plan	Employee	\$ 33.63	\$ 24.89	\$ 8.74
		Employee + Spouse	\$ 65.22	\$ 47.30	\$ 17.92
		Employee + Child(ren)	\$ 88.43	\$ 67.89	\$ 20.54
		Family	\$ 126.58	\$ 101.72	\$ 24.86

To find a provider please visit <https://www.principal.com/find-dentist> or call 800.247.4695.

Vision Coverage

The **City of Maricopa** offers two vision plans through Vision Service Plan (VSP). The plans available include a base and buy up option, this allows you to determine the level of benefits that best fits your needs.

	STANDARD PLAN		PREMIUM PLAN	
	In Network	Out of Network	In Network	Out of Network
Eye Exam (Once every 12 months)	\$10 copay	Up to \$45	\$10 copay	Up to \$45
Lenses (Once every 12 months)				
Single Vision	\$20 copay	Up to \$30	\$10 copay	Up to \$30
Bifocal	\$20 copay	Up to \$50	\$10 copay	Up to \$50
Trifocal	\$20 copay	Up to \$65	\$10 copay	Up to \$65
Frames (Once every 12 months)	Featured brands: \$170 allowance; Non Featured brands: \$150 allowance plus 20% on amount over allowance	Up to \$70	Featured brands: \$245 allowance; Non Featured brands: \$225 allowance plus 20% on amount over allowance	Up to \$70
Contact Lenses (Once every 12 months)				
Allowance	\$150 allowance	Up to \$105	\$175 allowance	Up to \$105
Fitting and Evaluation	\$60 allowance	N/A	\$60 allowance	N/A
Medically Necessary	Covered in full	Up to \$210	Covered in full	Up to \$210

Vision Monthly Cost

Carrier	Plan	Coverage	Monthly Premium	Monthly Employer Cost	Monthly Employee Cost
VSP	Vision Basic Plan	Employee	\$ 8.01	\$ 8.01	\$ -
		Employee + Spouse	\$ 16.05	\$ 12.53	\$ 3.52
		Employee + Child(ren)	\$ 17.16	\$ 13.39	\$ 3.77
		Family	\$ 27.43	\$ 21.40	\$ 6.03
VSP	Vision Buy-up Plan	Employee	\$ 9.57	\$ 7.47	\$ 2.10
		Employee + Spouse	\$ 19.13	\$ 14.93	\$ 4.20
		Employee + Child(ren)	\$ 20.48	\$ 15.98	\$ 4.50
		Family	\$ 32.74	\$ 25.55	\$ 7.19

Finding In-network Eye Doctors

You can find an in-network eye doctor in the Vision Service Plan network by visiting www.vsp.com or by calling **800.877.7195**.
No ID card is needed.



Life and AD&D Insurance and Disability Insurance

Life and Accidental Death Insurance

City of Maricopa provides basic life and accidental death and dismemberment (AD&D) insurance through Prudential at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at group rates. For children Voluntary Life this is a one-cost for all children covered.

	How it Works	Basic Life and AD&D (Employer-paid benefit)	Voluntary Life and AD&D (Employee-paid benefit)
Life	Your beneficiaries receive this benefit if you pass away	1x Basic Annual earnings to max \$100,000	<p>You: Guarantee Issue \$150,000, Increments of \$10,000 up to \$500,000</p> <p>Spouse: Guarantee Issue \$30,000, Increments of \$5,000 up to \$250,000, not to exceed 100% of Employee amount</p> <p>Your child(ren): Guarantee Issue \$10,000, Increments of \$1,000 up to \$10,000, not to exceed 100% of Employee amount.*</p>
Accidental Death and Dismemberment	You (or your beneficiaries) receive this benefit if you pass away or are seriously injured due to a covered accident	1x Basic Annual earnings to max \$100,000	<p>You: Same as life election</p> <p>Your spouse: Same as life election</p> <p>Your child(ren): Same as life election</p>

Guarantee issue is the amount of Voluntary Life coverage you can purchase without answering health questions (EOI).

Voluntary Life and Accidental Death and Dismemberment monthly cost is based on amount purchased and your age. The rates may be found on the City of Maricopa website listed at the bottom of this page.

*Rates for children cover all children on policy. Cost is not per child.



Keep Your Beneficiaries Up to Date

Be sure to designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Ensure you keep this person's information updated so your benefit is paid according to your wishes.

Disability Insurance

City of Maricopa provides employer-paid disability insurance through Prudential. This benefit replaces a portion of your income if you become disabled and are unable to work due to non-work-related injury or illness.

	How it Works	Who Pays for the Benefit
Short-term Disability	You receive 60% of your income up to \$1,000 per week. Benefits begin after 21 <i>consecutive</i> calendar days of absence from work for a non-work related illness or injury and continue for up to 23 weeks.	City of Maricopa

Voluntary Life / Accidental Death and Dismemberment Rates

Voluntary Life and Accidental Death Insurance

City of Maricopa offers group voluntary life and accidental death and dismemberment (AD&D) insurance for purchase through Prudential. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at group rates. For children Voluntary Life this is a one-cost for all children covered.

Employee Only Rates								
Age Band	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
Under 30	\$0.76	\$1.52	\$2.28	\$3.04	\$3.80	\$4.56	\$5.32	\$6.08
30—34	\$0.94	\$1.88	\$2.82	\$3.76	\$4.70	\$5.64	\$6.58	\$7.52
35—39	\$1.04	\$2.08	\$3.12	\$4.16	\$5.20	\$6.24	\$7.28	\$8.32
40—44	\$1.36	\$2.72	\$4.08	\$5.44	\$6.80	\$8.16	\$9.52	\$10.88
45—49	\$2.08	\$4.16	\$6.24	\$8.32	\$10.40	\$12.48	\$14.56	\$16.64
50—54	\$3.08	\$6.16	\$9.24	\$12.32	\$15.40	\$18.48	\$21.56	\$24.64
55—59	\$4.86	\$9.72	\$14.58	\$19.44	\$24.30	\$29.16	\$34.02	\$38.88
60—64	\$6.41	\$12.82	\$19.23	\$25.64	\$32.05	\$38.46	\$44.87	\$51.28
65—69	\$12.15	\$24.30	\$36.45	\$48.60	\$60.75	\$72.90	\$85.05	\$97.20
70—100	\$19.60	\$39.20	\$58.80	\$78.40	\$98.00	\$117.60	\$137.20	\$156.80

Age Band	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000	\$150,000
Under 30	\$6.84	\$7.60	\$8.36	\$9.12	\$9.88	\$10.64	\$11.40
30—34	\$8.46	\$9.40	\$10.34	\$11.28	\$12.22	\$13.16	\$14.10
35—39	\$9.36	\$10.40	\$11.44	\$12.48	\$13.52	\$14.56	\$16.60
40—44	\$12.24	\$13.60	\$14.96	\$16.32	\$17.68	\$19.04	\$20.40
45—49	\$18.72	\$20.80	\$22.88	\$24.96	\$27.04	\$29.12	\$31.20
50—54	\$27.72	\$30.80	\$33.88	\$36.96	\$40.04	\$43.12	\$46.20
55—59	\$43.74	\$48.60	\$53.46	\$58.32	\$63.18	\$68.04	\$72.90
60—64	\$57.69	\$64.10	\$70.51	\$76.92	\$83.33	\$89.74	\$96.15
65—69	\$109.35	\$121.50	\$133.65	\$145.80	\$157.95	\$170.10	\$182.25
70—100	\$176.40	\$196.00	\$215.60	\$235.20	\$254.80	\$274.40	\$294.00

Guarantee issue is the amount of Voluntary Life coverage you can purchase without answering health questions (EOI).

Voluntary Life and Accidental Death and Dismemberment monthly cost is based on amount purchased and your age. The rates may be found on the City of Maricopa website listed at the bottom of this page.

*Rates for children cover all children on policy. Cost is not per child.

Voluntary Life / Accidental Death and Dismemberment Rates

Voluntary Life and Accidental Death Insurance

City of Maricopa offers group voluntary life and accidental death and dismemberment (AD&D) insurance for purchase through Prudential. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at group rates. For children Voluntary Life this is a one-cost for all children covered. Below is the Spouse cost.

Spouse Rates						
Age Band	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under 30	\$0.38	\$0.76	\$1.14	\$1.52	\$1.90	\$2.28
30—34	\$0.47	\$0.94	\$1.41	\$1.88	\$2.35	\$2.82
35—39	\$0.52	\$1.04	\$1.56	\$2.08	\$2.60	\$3.12
40—44	\$0.68	\$1.36	\$2.04	\$2.72	\$3.40	\$4.08
45—49	\$1.04	\$2.08	\$3.12	\$4.16	\$5.20	\$6.24
50—54	\$1.54	\$3.08	\$4.62	\$6.16	\$7.70	\$9.24
55—59	\$2.43	\$4.86	\$7.29	\$9.72	\$12.15	\$14.58
60—64	\$3.21	\$6.41	\$9.62	\$12.82	\$16.03	\$19.23
65—69	\$6.08	\$12.15	\$18.23	\$24.30	\$30.38	\$36.45
70—100	\$9.80	\$19.60	\$29.40	\$39.20	\$49.00	\$58.80

Guarantee issue is the amount of Voluntary Life coverage you can purchase without answering health questions (EOI).

Voluntary Life and Accidental Death and Dismemberment monthly cost is based on amount purchased and your age. The rates may be found on the City of Maricopa website listed at the bottom of this page.

*Rates for children cover all children on policy. Cost is not per child.

Employee Assistance Program (EAP)

Employee Assistance Program

To help you with personal issues and concerns, **City of Maricopa** provides you and your family with an employee assistance program (EAP) at no cost to you.

Call CuraLinc Healthcare 24/7/365 for confidential assistance with personal matters like family, finances, health and work. Experienced consultants are available to listen and help you find solutions.

They can also set up in-person sessions with local behavioral health counselors if needed. Find more information at **888.881.5462** or online at www.supportlinc.com; group code Maricopa.



Your web portal and mobile app

- The one-stop shop for program services, information and more.
- Discover on-demand training to boost wellbeing and life balance.
- Find search engines, financial calculators and career resources.
- Explore thousands of articles, tip sheets, self-assessments and videos.

Convenient, on-the-go support

- **Textcoach®**
Personalized coaching with a licensed counselor on mobile or desktop.
- **Animo**
Self-guided resources to improve focus, wellbeing and emotional fitness.
- **Virtual Support Connect**
Moderated group support sessions on an anonymous, chat-based platform



Start with Navigator

Take the guesswork out of your emotional fitness! Visit your web portal or mobile app to complete the short Mental Health Navigator survey. You'll immediately receive personalized guidance to access support and resources.



Download
the mobile
app today!



1-888-881-5462
supportlinc.com
group code:
maricopa

Voluntary Benefits

Accident Insurance

City of Maricopa employees have access to an accident insurance policy through Trustmark that will pay you if you are injured off the job. This policy is available to employees and dependents at group rates.

	Benefit
Issue Age	Employee: Actively at Work; Age 18+ Spouse: Age 18+ Child: Birth to Age 26
Hospital Admission	\$1,000
Hospital ICU Admission	\$1,000
Hospital Confinement Per Day	\$200 (Up to 365 Days, Beginning Day 2)
Hospital ICU Confinement Per Day	\$200 (Up to 15 Days, Beginning Day 2)
Emergency Room	\$150
Non-Emergency Room Care	\$150 Physician's Office / \$150 Urgent Care (Walk-In Clinic & Telemed Included)
Ambulance Ground/Air	\$300 / \$1,500
Physical Therapy	\$25 (Up to 10 Visits)
Single Fractures / Dislocations	Up to \$8,250 / Up to \$6,000
Lacerations	Up to \$600
Accidental Death, Dismemberment & Catastrophic Benefits	Up to \$50,000
Wellness	\$50 Per Insured Per Calendar Year
Organized Sports Activity Injury Benefit	25% Additional Benefit

Accident Insurance Plan Cost for Coverage*	
Coverage	Cost per Month
Employee Only	\$8.30
Employee + Spouse	\$14.70
Employee + Child(ren)	\$17.75
Employee + Family	\$23.80

*Cost per Month



Voluntary Benefits

Critical Illness

City of Maricopa employees may purchase a critical illness policy through Trustmark that will pay you in the event you are diagnosed with a covered critical illness. This policy is available to employees and dependents at group rates.

	Benefit
Issue Age	Employee: Actively at Work; Ages 18+ Spouse: Ages 18+, Not Disabled Child / Dependent GCH: Birth to Age 26
Guaranteed Issue Maximum	Employee: Up to \$30,000 Spouse / Child: 50% of Employee Coverage Amount
Pre-Existing Limitation**	None
Covered Critical Illnesses	Cancer (100%, 50% or 10% Payout Depending on Diagnosis), Heart Attack (100% or 50% Payout Depending on Diagnosis), Stroke (100% or 50% Payout Depending on Diagnosis), Major Organ Failure (Liver, Lung, Pancreas or Heart), End-Stage Renal Failure
Other Covered Critical Illnesses	Covered At 100% Sudden Cardiac Arrest, Permanent Blindness, Complications of Diabetes - Lower Limb Amputation, Irreversible Loss of Hearing, Occupational HIV, Paralysis, ALS Covered At 50% Coronary Artery Disease (Payout Depending on Diagnosis), Central Nervous Condition: Lupus, Sarcoid, Infection of the Brain; Neurologic Diseases: Huntington's Disease, MS, Parkinson's Disease; Dementia Covered At 10% Coronary Artery Disease (Payout Depending on Diagnosis), Invasive Squamous or Basal Cell Skin Cancer, Carcinoma in Situ, Benign Tumors of the Central Nervous System, Cerebral Vascular Disease: TIA Including RIND (Additional 7 Conditions Covered At 10%)
Same Diagnosis (Recurrence)	100%, 50%, 10% Payout Depending on Illness/Diagnosis (No Separation Period) No Recurrence For Specified Illness Rider Conditions
Different Illness Diagnosis	100%, 50%, 10% Payout Depending on Illness/Diagnosis; 1 x Each Illness Subject to Annual Max (No Separation Period) Specified Illness Rider Conditions 1x Each Illness Per Lifetime
Maximum Benefit	Benefit Payout Replenishes Annually; No Limitations on Recurrence, Except For Conditions Covered Under the Specified Illness Rider
Wellness	\$50 Per Insured Per Calendar Year

Critical Illness Plan Cost for Coverage—\$30,000*

Age Band	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
>25	\$ 5.99	\$ 9.60	\$ 5.99	\$ 9.60
25-29	\$ 7.79	\$ 12.60	\$ 7.79	\$ 12.60
30-34	\$ 11.39	\$ 18.00	\$ 11.39	\$ 18.00
35-39	\$ 16.79	\$ 26.10	\$ 16.79	\$ 26.10
40-44	\$ 25.19	\$ 38.40	\$ 25.19	\$ 38.40
45-49	\$ 35.09	\$ 53.40	\$ 35.09	\$ 53.40
50-54	\$ 52.79	\$ 80.40	\$ 52.79	\$ 80.40
55-59	\$ 76.19	\$ 115.20	\$ 76.19	\$ 115.20
60-64	\$ 111.59	\$ 168.60	\$ 111.59	\$ 168.60
65-69	\$ 153.29	\$ 231.00	\$ 153.29	\$ 231.00
70+	\$ 214.79	\$ 323.40	\$ 214.79	\$ 323.40

*Cost per Month. Critical Illness plans also available for \$10,000, \$15,000, \$20,000 and \$25,000. Rates may be found in the City of Maricopa Benefit Website.

**Diagnosis must occur during active coverage, however there is no pre-existing limitation or recurrence look-back period. The Policy and Certificate provide complete definitions regarding eligibility of any claim.

Voluntary Benefits

Hospital Indemnity

City of Maricopa employees may purchase a hospital indemnity plan through Trustmark that will pay you in the event you are admitted to the hospital. This policy is available to employees and dependents at group rates.

	Benefit
Issue Age	Employee: Actively at Work; Ages 18+ Spouse: Ages 18+, Not Disabled Child / Dependent GCH: Birth to Age 26
Pre-Existing Limitation**	None
Hospital Admission	\$1,000
Hospital ICU Admission	Payable under hospital admission
Hospital Confinement Per Day	\$100 (up to 30 days, beginning day 2)
Hospital ICU Confinement Per Day	\$100 (up to 10 days, beginning day 2)
Pregnancy	Covered
Mental Health and Addiction Recovery	\$100 (Up to 30 Days)

Hospital Indemnity Plan Cost for Coverage*	
Coverage	Cost per Month
Employee Only	\$15.75
Employee + Spouse	\$34.60
Employee + Child(ren)	\$26.60
Employee + Family	\$45.00

*Cost per Month

**The Policy and Certificate provide complete definitions regarding eligibility of any claim.



Voluntary Benefits

City of Maricopa employees may purchase LegalShield and/or IDShield for peace of mind for self and family.

LegalShield Membership Includes	
Dedicated Law Firm	Direct access, no call center
Legal Advice / Consultation	Assistance on unlimited personal issues
Letters / Calls	Made on your behalf
Residential Loan Document Assistance	To assist with the purchase of your primary residence
Speeding Ticket Assistance	Upload your speeding ticket from the mobile app directly to law firm
IRS Audit Assistance	Begins with the tax return due April 15th of the year you enroll
Trial Defense	If named defendant / respondent in a covered civil action suit
Uncontested Divorce, Separation, Adoption and/or Name Change Representation	Available 90 days after enrollment
25% Preferred Member Discount	Bankruptcy, Criminal Charges, DUI, Personal Injury, Etc.
24/7 Emergency Access	For covered situations

IDShield Membership Includes	
High Risk Application and Transaction Monitoring	IDShield can detect fraud up to 90 days earlier than traditional credit monitoring services; carefully watching all you accounts, reorders, loans and more. If a new account is opened, you will receive an alert
Social Media Monitoring	For privacy concerns and reputational risks
Credit Monitoring	Continuous credit monitoring through TransUnion
Monthly Score Tracker	Watch your credit score and map your credit trends
Credit Inquiry Alerts	Instant hard inquiry alerts
Consultation	For any cyber security question
\$1 Million Insurance	Coverage for lost wages, legal defense fees, stolen funds and more
Full Service Restoration & Unlimited Service Guarantee	IDShield does not give up until your identity is restored!
24/7 Emergency Access	In the event of an identity theft emergency

Cost for Coverage*		
Coverage	Individual Price	Family Price
LegalShield	\$18.95	\$18.95
IDShield	\$8.95	\$18.95
Combined	\$27.90	\$33.90

*Cost per month

For information contact:

Jerry Lofferdo
jerry@bjloffredo.com
Cell: 480.695.0501

Contact Information

Benefit	Vendor	Policy Number	Phone	Website or Email
Medical	Aetna	158968	844.267.2253	www.banneraetna.com
Dental	Principal	1190792-10001	800.986.3343	www.principal.com
Vision	Vision Service Plan	30098629	800.877.7195	www.vsp.com
Health Savings Account	Inspira Financial	N/A	844.729.3539	www.inspirafinancial.com
Flexible Spending Account				
Life and AD&D	Prudential	71148	800.524.0542	www.prudential.com/employers/group-insurance
Voluntary Life and AD&D	Prudential	71148	800.524.0542	www.prudential.com/employers/group-insurance
Short Term Disability	Prudential	71148	800.842.1718	www.prudential.com/employers/group-insurance
Employee Assistance Program	CuraLinc Healthcare	Maricopa	888.881.5462	www.supportlinc.com
Voluntary Benefits	Trustmark	3000003135	866.813.7192 X3	www.trustmarkbenefits.com
LegalShield IDShield	LegalShield IDShield	149281	480.695.0501 844.814.6567	jerry@bjloffredo.com www.legalshield.com

Legal Notices

Women's Health & Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prosthesis; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Therefore, the following deductibles and coinsurance apply:

Plan 1: Banner|Aetna PPO Plan (Managed Choice) (Individual: 20% coinsurance and \$500 deductible; Family: 20% coinsurance and \$1,000 deductible)

Plan 2: Banner|Aetna HDHP W/HSA Plan (Managed Choice) (Individual: 0% coinsurance and \$2,800 deductible; Family: 0% coinsurance and \$5,600 deductible; \$3,200 Single + Family)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 520.316.6808 or Dorri.Carpenter@maricopa-az.gov.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Legal Notices

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone: 1-800-457-4584

Legal Notices

<p>IOWA – Medicaid and CHIP (Hawki)</p> <p>Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562</p>	<p>KANSAS – Medicaid</p> <p>Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660</p>
<p>KENTUCKY – Medicaid</p> <p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms</p>	<p>LOUISIANA – Medicaid</p> <p>Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
<p>MAINE – Medicaid</p> <p>Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711</p>	<p>MASSACHUSETTS – Medicaid and CHIP</p> <p>Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com</p>
<p>MINNESOTA – Medicaid</p> <p>Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739</p>	<p>MISSOURI – Medicaid</p> <p>Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p>
<p>MONTANA – Medicaid</p> <p>Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov</p>	<p>NEBRASKA – Medicaid</p> <p>Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p>
<p>NEVADA – Medicaid</p> <p>Medicaid Website: http://dhcnp.nv.gov Medicaid Phone: 1-800-992-0900</p>	<p>NEW HAMPSHIRE – Medicaid</p> <p>Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218</p>
<p>NEW JERSEY – Medicaid and CHIP</p> <p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710</p>	<p>NEW YORK – Medicaid</p> <p>Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831</p>
<p>NORTH CAROLINA – Medicaid</p> <p>Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100</p>	<p>NORTH DAKOTA – Medicaid</p> <p>Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825</p>

Legal Notices

OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance-famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance-health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhpp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Legal Notices

HIPAA Notice of Privacy Practices Reminder

Protecting Your Health Information Privacy Rights

City of Maricopa is committed to the privacy of your health information. The administrators of the City of Maricopa Health Plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Dorri Carpenter - Human Resources Manager at 520.316.6808 or Dorri.Carpenter@maricopa-az.gov.

HIPAA Special Enrollment Rights

City of Maricopa Health Plan Notice of Your HIPAA Special Enrollment Rights

Our records show that you are eligible to participate in the City of Maricopa Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Dorri Carpenter - Human Resources Manager at 520.316.6808 or Dorri.Carpenter@maricopa-az.gov.

Legal Notices

Important Warning

If you decline enrollment for yourself or for an eligible dependent, you must complete our form to decline coverage. On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan.

Notice of Creditable Coverage

Important Notice from City of Maricopa About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Maricopa and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. City of Maricopa has determined that the prescription drug coverage offered by the medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Maricopa coverage will not be affected.

If you do decide to join a Medicare drug plan and drop your current City of Maricopa coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Maricopa and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

Legal Notices

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Maricopa changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage Notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: July 01, 2024
Name of Entity/Sender: City of Maricopa
Contact—Position/Office: Dorri Carpenter - Human Resources Manager
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Notes



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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.