



# City of Amarillo Full-Time Employees 2026 Benefits Guide



January 1, 2026

*This guide highlights the main features of many of the benefit plans sponsored by the City of Amarillo. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. The City reserves the right to modify, amend or terminate any benefit plan or practice described in this guide. Nothing in this guide guarantees that any new plan provisions will continue in effect for any period of time. If you would like a copy of the Summary Plan Descriptions (SPDs), this information is available on the City of Amarillo internet [amarillo.gov/handbook](http://amarillo.gov/handbook), then click on Employee Benefits.*

# Table of Contents

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BENEFIT CONTACTS .....	2
BENEFITS OVERVIEW.....	3
MEDICAL PREMIUMS .....	5
DENTAL PREMIUMS.....	5
VISION PREMIUMS .....	5
MEDICAL PLANS.....	6
PRESCRIPTION DRUG PLAN.....	13
DENTAL PLANS.....	15
VISION PLAN.....	18
LIFE INSURANCE .....	21
VOLUNTARY LONG-TERM DISABILITY (LTD).....	22
FLEXIBLE SPENDING ACCOUNTS (FSA) .....	23
PENSION BENEFITS .....	24
OTHER RETIREMENT PLANS .....	25
OTHER BENEFITS/INFORMATION .....	26
FUTURE RETIREE BENEFITS.....	29
HEALTH COVERAGE NOTICES .....	31
HIPPA NOTICE OF PRIVACY PRACTICES .....	32
MEDICARE PART D CREDITABLE COVERAGE NOTICE .....	35
GENERAL NOTICE OF COBRA CONTINUATION COVERAGE RIGHTS .....	37
HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE.....	40
OTHER NOTICES .....	42

## Benefit Contacts

Resource	Phone in CST/Web Address
<b>City of Amarillo Human Resources Department</b> City Hall, 623 S. Johnson St. Rm. 1100	806-378-4235 (M-F, 8am to 5pm); <a href="mailto:Benefits@amarillo.gov">Benefits@amarillo.gov</a> <b>Amarillo Internet:</b> <a href="http://amarillo.gov/handbook">amarillo.gov/handbook</a> , select Employee Benefits
<b>Medical – Aetna</b> (Group #737475)	800-410-2386 (M-F, 7am to 7pm) – General Questions 800-556-1555 – Aetna 24-Hour Nurse Line <b>www.Aetna.com or Aetna App (Text “AETNA” to 90156 to receive a link to download the Aetna Health App)</b> <b>CVS Virtual Care - CVS.com/virtual-care</b> or click on “Get Quick Care” from the Aetna website or App
<b>Prescription Drug Program – RxBenefits using OptumRx</b>	800-334-8134 – General Questions (M-F, 9am to 6pm) RxBenefits Member Portal: <a href="http://Member.RxBenefits.com">Member.RxBenefits.com</a>  <b>optumrx.com or OptumRx App</b> 855-427-4682 – Optum Specialty Pharmacy (24/7)
<b>Dental – Delta Dental</b> (Group #23642)	800-521-2651 – General Questions (M-F, 7am to 7pm) <b>deltadentalins.com or Delta Dental App</b> <b>Teledentistry – www1.deltadentalins.com/members/virtual-dentistry.html</b>
<b>Vision – Aetna Vision (Policy #268769)</b>	1-877-973-3238 (M-Sat 6:30am to 10pm; Sun 10am to 7pm) <b>AetnaVision.com or Aetna Vision Preferred App</b>
<b>Life Insurance and Voluntary Long-Term Disability - The Standard Insurance Company (Group #646089)</b>	888-937-4783 – General Questions (M-F, 7am to 7pm) 800-628-8600 or email: <a href="mailto:lifebenefits@standard.com">lifebenefits@standard.com</a> – Life Claims 800-368-1135 or email <a href="mailto:ccltdsupport@standard.com">ccltdsupport@standard.com</a> – LTD Claims 800-378-4668 or email: <a href="mailto:CBT@standard.com">CBT@standard.com</a> - Portability/Conversion ? <a href="http://www.standard.com">www.standard.com</a>
<b>Flexible Spending Accounts – Inspira Financial</b>	888-678-8242 (M-F, 7am to 9pm; Sat 7am to 7pm) <b>inspirafinancial.com or Inspira Mobile App</b>
<b>Pension Plan - TMRS</b> (City of Amarillo Plan #00030)	800-924-8677 (M-Th, 8am to 5pm; Friday 8am to 12pm) <b>www.tmrs.com or TMRS App</b>
<b>Pension Plan - Amarillo Fireman's Relief and Retirement Fund (AFRRF)</b>	806-378-3040 (M-F, 8am to 5pm) Finance Department, City Hall, 3 <sup>rd</sup> Floor, Rm. 301
<b>457 Deferred Compensation – Nationwide</b> (Plan #0038510001)	877-677-3678 – Customer Service (M-F, 7am to 10pm; Sat 8am to 5pm) <b>www.nrsforu.com or Nationwide App</b> <b>Enroll by Text to 877697 and type in Ready</b>  Jim Hammock, Lubbock Nationwide Representative 806-441-6069 (M-F, 8am to 5pm) <b>Email: hammj25@nationwide.com</b>
<b>Employee Assistance Plan (EAP) – AllOneHealth/DeerOaks</b>	888-993-7650 (24/7) or <a href="http://allonehealth.com/deeroaks">allonehealth.com/deeroaks</a> (for first time registrants Click “Sign Up” to create an account. Enter your work or personal email, the company code: <b>amarillo</b> , and a password), or <b>AllOneHealth App</b> (company code is <b>amarillo</b> ) on the app store or google play.
<b>Voluntary Insurance Products - AFLAC</b>	Andria Keelin, AFLAC Local Representative 806-678-8441 (M-F, 8am to 5pm), <a href="mailto:andria_keelin@us.aflac.com">andria_keelin@us.aflac.com</a> <a href="http://aflac.com/myaflac">aflac.com/myaflac</a> or <b>MyAflac App</b>
<b>FMLA/Other Leave Requests – United Healthcare (UHC)</b>	<b>How to Request a Leave</b> – Obtain a copy of the UHC flier at <a href="http://cityofamarillo/handbook">cityofamarillo/handbook</a> , click Employee Benefits, under Leave of Absence.  <b>Questions about Leave</b> - Human Resources Office - 806-378-4235 (M-F, 8am to 5pm); <a href="mailto:hrfmla@amarillo.gov">hrfmla@amarillo.gov</a>

# Benefits Overview

## When Coverage Begins:

On the first day of employment, regular, full-time employees working 40 hours per week are eligible to enroll themselves and their eligible dependents in the medical (includes prescription), dental, vision and life insurance plans.

Eligible dependents under the medical, dental, vision and life insurance plans include:

- Your legal spouse (legally married includes opposite and same sex)
- Texas Common Law Spouse (includes opposite and same sex)
- Child(ren) up to the age of 26, defined as your natural children, stepchildren, legally adopted children, foster children, children for whom you are the court-appointed guardian, physically or mentally disabled children of any age who are incapable of self-support where proof of disability is required or grandchildren in your court-ordered custody.

## Documentation Required to Add Dependents to Healthcare Plans

Employees can add eligible dependents (legal spouse and/or children up to age 26 years of age) to any of the healthcare plans: medical (includes prescription), dental, vision, and life insurance. These changes can be made mid-year for any Qualifying Life Event (QLE), or during the annual Open Enrollment window, which is generally held in October/November each year. Some examples of a QLE include newborn, marriage, divorce, adoption, court-ordered dependent changes, or loss of coverage. For QLEs, employees have **31 CALENDAR DAYS** from the event date to make changes to their benefits. Failure to make changes within the 31 Calendar Days will result in no coverage. The next opportunity to enroll your eligible dependent(s) would be during the next Open Enrollment period with an effective date of January 1st of the following calendar year.

**Employees making changes for Qualifying Life Events or during the Open Enrollment period will be required to submit the following documentation when adding eligible dependents in Workday.**

### Legal Spouse (Opposite Sex or Same Sex)

- ✓ Marriage License
- ✓ Legal Spouse's Birth Certificate
- ✓ Legal Spouse's Social Security Card

### Texas Common Law Spouse (Opposite Sex or Same Sex)

- ✓ Affidavit of Common Law Marriage
- ✓ Common Law Spouse's Birth Certificate
- ✓ Common Law Spouse's Social Security Card

### Child

- ✓ Child's Birth Certificate (must have the employee's name as the parent of the child or if stepchild must have legal spouse's name on the birth certificate\*).

\*If you add a stepchild, a marriage license will be required.

- ✓ Child's Social Security Card
- ✓ If adding a Newborn, a hospital certificate "will not be accepted."

Note: Birth certificates for children born in the State of Texas can be obtained from the Vital Statistics Department in City Hall. Birth certificates for newborns are not mailed out to the parents automatically; they must be requested in person at City Hall, and it takes up to a week from date of birth for them to be available for purchase.

- ✓ Grandchild – Birth Certificate, Social Security Card and legal document awarding guardianship is required.

# Benefit Changes – Qualifying Life Event (QLE)/Open Enrollment:

## Qualifying Life Event

Any changes to your benefits because of a qualifying life event will need to be completed within 31 calendar days from the qualifying life event including providing the required dependent documentation (see previous section). If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes. Qualifying Life Event changes are effective on the date of the event.

Some examples of qualifying life events include:

- Changes in Household – Having a baby or adopting a child, getting married or divorced, or a death in the family.
- Loss of Health Coverage – Losing existing health coverage, losing eligibility for Medicare, Medicaid or CHIP, or turning 26 and losing coverage through a parent's plan.

## Open Enrollment

Open Enrollment will be held each year in October/November with an effective date of January 1<sup>st</sup> of the following calendar year.

**Note: Changes will not be accepted without the required dependent documentation and must be received within 31 calendar days of the event date for Qualifying Life Events or by the Open Enrollment deadline imposed each year. There will be no exceptions made for failure to turn in required documentation by these deadlines.**

# **2026 Healthcare Insurance Employee Premiums (Per Pay Period)**

## **MEDICAL PREMIUMS**

<b>Medical Plan 1</b>	<b>Medical Plan 2</b>
<b>Employee Only - \$26.34</b>	<b>Employee Only - \$28.97</b>
<b>Employee and Spouse - \$84.44</b>	<b>Employee and Spouse - \$101.32</b>
<b>Employee and Child(ren) - \$71.46</b>	<b>Employee and Child(ren) - \$85.75</b>
<b>Employee and Family - \$134.86</b>	<b>Employee and Family - \$161.83</b>

## **DENTAL PREMIUMS**

<b>Dental Plan 1 (Low Plan)</b>	<b>Dental Plan 2 (High Plan)</b>
<b>Employee Only - \$19.37</b>	<b>Employee Only - \$21.30</b>
<b>Employee and Spouse - \$36.51</b>	<b>Employee and Spouse - \$40.17</b>
<b>Employee and Child(ren) - \$34.08</b>	<b>Employee and Child(ren) - \$37.50</b>
<b>Employee and Family - \$51.12</b>	<b>Employee and Family - \$56.23</b>

## **VISION PREMIUMS**

<b>Vision Plan</b>
<b>Employee Only - \$2.67</b>
<b>Employee and Spouse - \$4.99</b>
<b>Employee and Child(ren) - \$5.06</b>
<b>Employee and Family - \$7.81</b>

# Medical Plans

The Medical Plans are an Exclusive Provider Organization (EPO) through Aetna, and it offers you access to a broad network of in-network providers and facilities. The medical plan will only provide coverage for in-network services. Out-of-network services “will not” be covered under the medical plan. However, in emergency situations out-of-network services may be covered under the medical plan. Note: Outside the local Amarillo area there is a nationwide network through Aetna where you can seek care from other in-network providers and facilities.

In the local Amarillo area, the in-network hospital/facilities you can use is through **Northwest Texas Hospital**. **Services performed at BSA hospital/facilities are out-of-network and will not be covered under the medical plan.**

Locate in-network providers/facilities at [www.Aetna.com](http://www.Aetna.com) or through the Aetna Health App (Text “AETNA” to 90156 to receive a link to download the Aetna Health App). First time users must set up and register an account through the Aetna site or App. Once registered, you can locate in-network providers/facilities locally or nationwide. You must log into your account every time to locate in-network facilities/providers. Aetna customer service representatives are also available to assist with in-network searches, and their number is located on your Aetna card.

A medical card with prescription information on the back of the card is mailed to your home address on file for new hires and replacement cards can be requested by contacting Aetna customer service.

## Overview of Medical Plans:

There are two medical plans that you can choose from. An overview of the two plans is provided below.

	<b>Both Medical Plans</b>	<b>Medical Plan 1</b>	<b>Medical Plan 2</b>
Deductible (per calendar yr.)	\$1,500 Individual \$3,000 Family		
Out-of-Pocket Limit (per calendar yr.)* *Includes deductible, coinsurance, and co-pays	\$5,000 Individual \$10,000 Family	Prescription co-pays applies	Medical and Prescription co-pays applies
Other Medical Services (In-Network) - Coinsurance	Covered at 80%, AFTER Deductible		
Physician Services Medical Co-Pays		Not covered under this Plan.	Office Visit \$25 Specialist (includes mental health, speech, physical and occupational therapy) \$50
Urgent Care Clinics – IN-NETWORK	Covered under both Plans.		

## Summary of Medical Plan Coverage:

<b>MEDICAL PLAN 1</b>	
<b>FEATURES</b>	<b>IN-NETWORK</b>
Deductible (per calendar year)	\$1,500 Individual \$3,000 Family
Out-of-Pocket Limit (per calendar year) Includes deductible, coinsurance, and prescription copays	\$5,000 Individual \$10,000 Family
Out-of-Network Coverage	<b>None</b> , except for emergencies
<b>PREVENTIVE CARE</b>	<b>IN-NETWORK</b>
Routine Adult Physical Exams/Immunizations	Covered 100% (deductible/co-pay waived)
Routine Well Visit Exams	Covered 100% (deductible/co-pay waived)
<b>PHYSICIAN SERVICES</b>	<b>IN-NETWORK</b>
Office and Specialty Visits	Covered 80%, AFTER Deductible
<b>DIAGNOSTIC PROCEDURES</b>	<b>IN-NETWORK</b>
Diagnostic X-Ray	Covered 80%, AFTER Deductible
Diagnostic Laboratory <u>using Quest Diagnostic Labs</u>	Covered 100% (deductible/co-pay waived) Note: Quest Diagnostic Labs has facilities across the U.S. Log into your account online at <a href="http://www.Aetna.com">www.Aetna.com</a> to find a Quest location.
Diagnostic Laboratory (other than Quest)	Covered 80%, AFTER Deductible IF done by any other laboratory/physician office.
Diagnostic Complex Imaging (MRI/CT/PET SCAN)	Covered 80%, AFTER Deductible
<b>EMERGENCY MEDICAL CARE</b>	<b>IN-NETWORK</b>
Urgent Care	Covered 100% (deductible/co-pay waived)
Walk-In Clinics	Covered 100% (deductible/co-pay waived)
Emergency Room	Covered 80%, AFTER Deductible
Ambulance	Covered 80%, AFTER Deductible
<b>HOSPITAL CARE (Northwest Texas Hospital - NWTH)</b>	<b>IN-NETWORK</b>
Inpatient Coverage (In Amarillo, the only in network facility is NWTH)	Covered 80%, AFTER Deductible
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 80%, AFTER Deductible
Outpatient Hospital or Surgery	Covered 80%, AFTER Deductible
<b>MENTAL HEALTH SERVICES</b>	<b>IN-NETWORK</b>
Inpatient and Outpatient Treatment	Covered 80%, AFTER Deductible
<b>ALCOHOL/DRUG ABUSE SERVICES</b>	<b>IN-NETWORK</b>
Outpatient Treatment	Covered 80%, AFTER Deductible

OTHER SERVICES	IN-NETWORK
Outpatient Short-Term Rehabilitation Includes Speech, Physical, and Occupational Therapy	Covered 80%, AFTER Deductible
Spinal Manipulation Therapy	Covered 80%, AFTER Deductible Limited to 20 visits per calendar year
Durable Medical Equipment	Covered 80%, AFTER deductible
Prosthetics	Covered 80%, AFTER deductible
Hearing Aids	\$2,000 maximum every 3 years, AFTER Deductible

<b>MEDICAL PLAN 2</b>	
<b>FEATURES</b>	<b>IN-NETWORK</b>
Deductible (per calendar year)	\$1,500 Individual \$3,000 Family
Out-of-Pocket Limit (per calendar year) Includes deductible, coinsurance, and medical/prescription co-pays	\$5,000 Individual \$10,000 Family
Out-of-Network Coverage	<b>None</b> , except for emergencies
<b>PREVENTIVE CARE</b>	<b>IN-NETWORK</b>
Routine Adult Physical Exams/Immunizations	Covered 100% (deductible/co-pay waived)
Routine Well Visit Exams	Covered 100% (deductible/co-pay waived)
<b>PHYSICIAN SERVICES</b>	<b>IN-NETWORK</b>
Office Visit	\$25 Co-pay
Specialist Visit (includes mental health)	\$50 Co-pay
<b>DIAGNOSTIC PROCEDURES</b>	<b>IN-NETWORK</b>
Diagnostic X-Ray	Covered 80%, AFTER Deductible
Diagnostic Laboratory <u>using Quest Diagnostic Labs</u>	Covered 100%. Note: Quest Diagnostic Labs has facilities across the U.S. Log into your account online at <a href="http://www.Aetna.com">www.Aetna.com</a> to find a Quest location.
Diagnostic Laboratory (other than Quest)	Covered 80%, AFTER Deductible IF done by any other laboratory/physician office.
Diagnostic Complex Imaging (MRI/CT/PET SCAN)	Covered 80%, AFTER Deductible
<b>EMERGENCY MEDICAL CARE</b>	<b>IN-NETWORK</b>
Urgent Care	Covered 100% (deductible/co-pay waived).
Walk-In Clinics	\$25 Co-pay
Emergency Room	Covered 80%, AFTER Deductible
Ambulance	Covered 80%, AFTER Deductible
<b>HOSPITAL CARE</b> (Northwest Texas Hospital - NWTH)	<b>IN-NETWORK</b>
Inpatient Coverage (In Amarillo, the only in network facility is NWTH)	Covered 80%, AFTER Deductible
Inpatient Maternity Coverage (includes delivery and postpartum care)	Covered 80%, AFTER Deductible
Outpatient Hospital or Surgery	Covered 80%, AFTER Deductible
<b>MENTAL HEALTH SERVICES</b>	<b>IN-NETWORK</b>
Inpatient and Outpatient Treatment	Covered 80%, AFTER Deductible

ALCOHOL/DRUG ABUSE SERVICES	IN-NETWORK
Outpatient Treatment	Covered 80%, AFTER Deductible
OTHER SERVICES	IN-NETWORK
Outpatient Short-Term Rehabilitation Includes Speech, Physical, and Occupational Therapy	\$50 Co-pay
Spinal Manipulation Therapy	\$50 Co-Pay (Specialist Office Visit) Limited to 20 visits per calendar year
Durable Medical Equipment	Covered 80%, AFTER deductible
Prosthetics	Covered 80%, AFTER deductible
Hearing Aids	\$2,000 maximum every 3 years, AFTER Deductible

## 100% Covered Medical Services - Both Medical Plans

If enrolled in either medical plan the following medical services are covered at 100%. This allows you and your enrolled family members to have quality care at no cost.

**Preventative Care Screenings:** There are preventative care services that are covered at 100%. Contact Aetna customer service for more information on preventative care services that are available.

### **In-Network Urgent Care Clinic Visits:**

Urgent care clinic visits will be covered 100% when using an in-network facility.

**CVS Virtual Care:** CVS Virtual Care is a virtual medical benefit offered to employees and their dependents enrolled in the medical plan. Virtual visits are available for minors 18 months to 18 years old. When dependents become an adult (18 years of age or older and are enrolled in the medical plan), they can get adult care options by setting up their own account.

### **It's your care, your way**

Enrolled members will have access to on-demand sick care, primary care, and mental health services at no cost to the member. This virtual care option is in addition to your traditional in-network providers. Access is included in your medical plan, made available through Aetna®, a CVS Health® company.

### **Here is what is included:**

On-Demand Sick Care – Available to adults and children over 18 months (24/7 including holidays):

- Obtain virtual care ASAP for non-emergency services with licensed providers for common illnesses (cough, colds, flu), common infections (ear, sinus, skin, urinary tract infections), and one-time medication refills.

Virtual Primary Care – Available to adults ages 18 and up (M-F, 7:00am to 7:00pm CST):

- Choose a dedicated provider and get a supporting Care Team.
- Schedule a primary care visit with your provider in days, not weeks.
- Ask your Care Team questions at any time, from anywhere through secure messaging.
- Schedule visits for routine care, sick care, and chronic illness management for things like diabetes, high blood pressure, allergies, etc.

Virtual Mental Health Services – Available to adults and children ages 13 and up (7 days a week, 8:00am to 7:30pm CST):

- Consult with a licensed therapist for mental health services and get help with medication management.

Additional Benefits:

- When in person follow up care is needed, CVS will help coordinate those referrals with in-network providers.
- Access to your personal health information and lab results is available through the health dashboard.

**What's next? Active your virtual care benefit by following the instructions below.** Register and set up your account for future virtual care or to learn more about these virtual care services. You can also click on “Get Quick Care” after logging into the Aetna website ([www.Aetna.com](http://www.Aetna.com)) or App. A telephonic option is not available with this benefit.

**1** Activate your virtual care benefit. Visit [CVS.com/virtual-care/amarillo](http://CVS.com/virtual-care/amarillo).

**2** Click the “Get care now >” button.

**3** To register, under “Use your CVS.com account,” click the “Sign in >” button.

**4** Enter your mobile number or email address and click “Continue.”

**5** If you don’t have an account, you can create one by entering your name, date of birth, mobile number and a password. You only have to do this once.

**6** Under “Patient’s insurance member ID,” enter your ID from your ID card (XXXXX XXXXX).

**7** Tell us how we can help by entering a condition, symptom or care type. Find care that works in your schedule.

**24-Hour Nurse Line:** The 24-Hour Nurse Line can provide helpful information and possibly prevent an unneeded trip to the doctor's office. You can call the toll-free number listed in this guide on pg. 2 or go to [www.Aetna.com](http://www.Aetna.com) and log into your account.

**Quest Diagnostic Labs:** Lab work is 100% paid. Log into your account at [www.Aetna.com](http://www.Aetna.com) to locate local/nationwide providers. The Amarillo location is at 2207 S. Western Street, Space 50, Amarillo, TX 79109, and phone number is 1-806-358-0880. Hours of operation: M-Th 8am to 5pm (closed for lunch from 12:30 to 1:30pm) and Friday 8am to 2:00pm. To schedule an appointment, you can call 1-888-277-8772 or go online at <https://appointment.questdiagnostics.com>.

# Prescription Drug Plan

If you enroll in the medical plan, you will automatically receive prescription drug coverage through **RxBenefits using OptumRx**. Your prescription drug plan information will be located on the back side of your Aetna medical card. Note, co-pays apply towards the out-of-pocket maximum under the medical plan (not towards the deductible). Using your Smartphone, download the OptumRx App for quick access to your prescription information.

Category	Retail (30-Day Supply)	Retail/Mail Order* (90-Day Supply)
Generic Drugs	\$10	\$20
Preferred Brand Drugs	\$35	\$70
Non-Preferred Brand Drugs	\$50	\$100
Specialty Drugs – only through OptumRx Specialty Pharmacy (limited to a 30-day supply only)	\$65	N/A

\*A 90-day supply may result in greater cost savings.

RxBenefits is the pharmacy provider for the City of Amarillo. RxBenefits administers the prescription drug program on behalf of the City of Amarillo and OptumRx serves as the pharmacy benefit manager that dispenses the prescriptions.

## Key Points Regarding Your Pharmacy Benefits

- **RxBenefits Member Services and Portal**
  - **Member Services:** If you have questions about your pharmacy benefits, contact the RxBenefits Member Services Team using any of the following options:
    - **Chat with a live agent via the RxBenefits member portal:**  
Monday-Friday, 9:00am to 6:00pm Central
    - **Email:** [CustomerCare@RxBenefits.com](mailto:CustomerCare@RxBenefits.com)
    - **Call:** 1-800-334-8134, Monday-Friday, 7:00am to 8:00pm Central
  - **Member Portal – RxBenefits.com:** Access your pharmacy benefits information 24/7 from any device by registering on the My RxBenefits member portal at [Member.RxBenefits.com](http://Member.RxBenefits.com). Once registered, you can set up your communication preferences, chat with a live agent, and so much more.
- **Options Available to Fill Your Prescriptions**
  - **In-Network Retail Pharmacies**
    - **OptumRx Website:** Go to [optumrx.com](http://optumrx.com) and register by creating an account to get started. Once registered, you can locate a pharmacy.
    - **Optum App:** Once the App is downloaded (see enclosed flier) and you register for the first time you can locate a pharmacy.
  - **Mail Order:** Visit [optumrx.com](http://optumrx.com) or use the OptumRx App where you can sign up for home delivery for a three-month supply of your medication (excludes specialty prescriptions).
  - **Optum Specialty Pharmacy**
    - Available 24/7 by phone 1-855-427-4682.
    - Sign in or register for the first time at [specialty.optumrx.com](http://specialty.optumrx.com).

If no medical card is available at time of dispensing your prescription, provide the following information to the retail pharmacy provider: RXBIN: 610011, RXPCN: IRX, and RXGRP: RXBENEFIT). Your medical card may be required, but this information is provided if needed.

Refer to the Prescription Benefit Coverage (PBC) document for a summary of information regarding your pharmacy benefits. This document is available on the internet site [cityofamarillo/handbook](http://cityofamarillo/handbook), then Employee Benefits under the Pharmacy section.

# Dental Plans

The Dental Plans will provide you and your family with coverage for typical dental expenses such as cleanings, x-rays, and fillings. The dental plan is provided through **Delta Dental**. The Delta Dental Provider Network used is PPO or Premier.

## DENTAL PLAN 1 (LOW PLAN)

### Benefit Highlights: Delta Dental PPO™

Plan Benefit Highlights for: City of Amarillo  
Group Number: 23642 - Low Plan

Effective Date: 1/1/2026

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
<b>Deductibles</b> per member each calendar year	No Deductible	No Deductible	\$50/ \$100
Deductibles waived for Diagnostic & Preventive?	Waived for Non Delta Dental Dentists only		
Deductibles waived for Orthodontics?	Yes, for all Dentists		
<b>Maximums</b> Per member each calendar year	\$1,000	\$1,000	\$1,000
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
<b>Basic Services</b> Fillings and Simple Extractions	80%	80%	80%
<b>Endodontics</b> Root Canals	80%	80%	80%
<b>Periodontics</b> Surgical and Non-Surgical Periodontics	80%	80%	80%
<b>Oral Surgery</b>	80%	80%	80%
<b>Major Services</b> Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
<b>Prosthodontics</b> Bridges, Dentures and Denture Repair/Reline/Rebase	50%	50%	50%
<b>Implants</b> Implant Services	50%	50%	50%
<b>Orthodontic Services</b> Dependent Children only up to age 19. Adults not covered	50%	50%	50%
<b>Orthodontic Maximums</b>	\$1,500 Lifetime	\$1,500 Lifetime	\$1,500 Lifetime

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

\* Limitations may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

# Benefit Highlights: Delta Dental PPO™

Plan Benefit Highlights for: City of Amarillo  
Group Number: 23642 - High Plan

Effective Date: 1/1/2026

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
<b>Deductibles</b> per member each calendar year	No Deductible	No Deductible	No Deductible
<b>Maximums</b> Per member each calendar year	\$1,500	\$1,500	\$1,500
D&P counts toward maximum?	Yes, for all Dentists		
Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
<b>Basic Services</b> Fillings and Simple Extractions	80%	80%	80%
<b>Endodontics</b> Root Canals	80%	80%	80%
<b>Periodontics</b> Surgical and Non-Surgical Periodontics	80%	80%	80%
<b>Oral Surgery</b>	80%	80%	80%
<b>Major Services</b> Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
<b>Prosthodontics</b> Bridges, Dentures and Denture Repair/Reline/Rebase	50%	50%	50%
<b>Implants</b> Implant Services	50%	50%	50%
<b>Orthodontic Services</b> Only for dependent children up to 19 years of age and for Adults (Employee and Legal Spouse only)	50%	50%	50%
<b>Orthodontic Maximums</b>	\$1,500 Lifetime	\$1,500 Lifetime	\$1,500 Lifetime

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

\* Limitations may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

## Overview of Dental Plans:

There are two dental plans that you can choose from. An overview of the two plans is provided below.

	Both Dental Plans	Dental Plan 1	Dental Plan 2
Annual Individual Benefit Maximum		\$1,000	\$1,500
Annual Deductible for Basic/Major Restorative and Children Orthodontia Services		Individual \$50 Family \$100 Deductible Applies Only if Using an Out-of-Network Provider	None
Preventive Services (Cleanings – 3 per year, exams and x-rays)*	100% (no deductible)		
Basic Services (Fillings, simple extractions, crown, denture and bridge recementations)*		80% (after deductible if using out-of-network provider)	80%
Major Services (Implants, bridges, dentures, in-and onlay crowns)*		50% (after deductible if using an out-of-network provider)	50%
Orthodontia for Children (up to 19 years of age)	\$1,500 Lifetime Benefit		
Orthodontia for Adult (Employee & Legal Spouse)		Not covered under this Plan.	\$1,500 Lifetime Benefit

### Dental Information

- **Dental Cards** – A dental card will be mailed to your home address on file with the City. The employee's social security number can be presented to the dental provider for verification of benefits if no dental card is in your possession at time of service.
- **Delta Dental App** – Download the Delta Dental App and you can check plan details, browse claim history, get a cost estimate, find an in-network dentist, and view your member ID card or save it to your digital wallet.
- **Delta Dental Networks** – You will receive the largest discount on dental services by using a Delta Dental PPO dentist. Enrollees also have access to Delta Dental Premier network dentists, but at a lesser discount. Provided below are the differences between using an in-network vs. out-of-network provider.
  - **Delta Dental PPO Network** - Find a dentist at [www.deltadentalins.com](http://www.deltadentalins.com), scroll down the page and locate **Find a Dentist**, and enter **Location** (required). You can search by just **Location** or by **Dentist or Office Name**. **Select a Network** and choose from the drop-down **Delta Dental PPO** then select **Find a Dentist**.
  - **Delta Dental Premier Network** - If your current dentist is not part of the PPO network or you want to expand your search further, consider a Delta Dental Premier dentist. Follow the same steps above but select **Delta Dental Premier** as the network.
- PPO and Premier providers are considered in-network, both network providers file the claim to Delta Dental, and there is no balance billing. In terms of coverage, benefits and co-insurance remain the same regardless of the provider the member decides to visit.
- **Out-of-Network (Non-Delta Dental Providers)** – There are no discounts using these providers. In addition, the dental provider may charge the member up front for the full cost of services. Once the claim is received/processed by Delta Dental, a reimbursement check will be mailed in the employee's name. Delta Dental does not send checks to out-of-network providers.
- **Virtual Dentistry** – You can schedule live video visits with an in-network dentist or submit photos to receive a personalized treatment recommendation within 24 hours. Get started at [www1.deltadentalins.com/members/virtual-dentistry.html](http://www1.deltadentalins.com/members/virtual-dentistry.html).
- **Discounts on Hearing Aids** – Discounts on hearing aids and one year of free follow-up care is available through Amplifon. Call 888-779-1429 or visit their website at [amplifonusa.com/deltadentalins](http://amplifonusa.com/deltadentalins).
- **Discounts on LASIK Eye Surgery** – Discount on LASIK eye surgery, including pre- and post-operative visits at over 900 LASIK locations nationwide. Call QualSight at 855-248-2020 or visit their website at [qualsight.com/-delta-dental](http://qualsight.com/-delta-dental).

# Vision Plan

The Vision Preferred Plan is administered by **Aetna Vision** using the **EyeMed** network. You will save money by utilizing in-network providers. Lens coverage can be used for eyeglasses or one order of contact lenses, but not both.

 <p><b>Summary of Benefits for City Of Amarillo</b> Aetna Vision™ Preferred</p>		
Effective Date: 01/01/2026 External Plan ID: 1062300101	In Network Member Cost Aetna Vision Network	Out of Network Member Reimbursement*
Frequency (Exam/Frame/Lens): 12/24/12  Enhanced Plan-WAL Vision Proposal Enhanced		
<b>Exam</b>		
Eye Exam with Dilation as Necessary	\$0 Copay	\$35 Reimbursement
Retinal Imaging	Member pays discounted fee of \$39	Not Covered
Standard Contact Lens Fit /Follow Up <sup>1</sup>	Member pays discounted fee of \$40	Not Covered
Premium Contact Lens Fit /Follow Up <sup>1</sup>	10% off retail price	Not Covered
<b>Frames</b>		
Any Frame available, including frames for prescription sunglasses	\$0 Copay; \$150 Allowance**, 20% off balance over allowance	\$75 Reimbursement
<b>Standard Plastic Lenses</b>		
Single Vision	\$0 Copay	\$25 Reimbursement
Bifocal	\$0 Copay	\$40 Reimbursement
Trifocal	\$0 Copay	\$55 Reimbursement
Lenticular	\$0 Copay	\$55 Reimbursement
Standard Progressive Lens (copay includes bifocal cost)	\$65 Copay	\$40 Reimbursement
Premium Progressive Lens Tier 1 (copay includes bifocal cost) <sup>2</sup>	\$85 Copay	\$40 Reimbursement
Premium Progressive Lens Tier 2 (copay includes bifocal cost) <sup>2</sup>	\$95 Copay	\$40 Reimbursement
Premium Progressive Lens Tier 3 (copay includes bifocal cost) <sup>2</sup>	\$110 Copay	\$40 Reimbursement
Premium Progressive Lens Tier 4 (copay includes bifocal cost) <sup>2</sup>	\$175 Copay	\$40 Reimbursement
<b>Lens Options</b>		
UV Treatment	Member pays discounted fee of \$15	Not Covered
Tint (Solid and Gradient)	Member pays discounted fee of \$15	Not Covered
Standard Plastic Scratch Coating	Member pays discounted fee of \$15	Not Covered
Polycarbonate Lenses - Adult	Member pays discounted fee of \$40	Not Covered
Polycarbonate Lenses - Children to age 19	Member pays discounted fee of \$40	Not Covered
Standard Anti-Reflective Coating	Member pays discounted fee of \$45	Not Covered
Premium Anti-Reflective Coating Tier 1 <sup>2</sup>	Member pays discounted fee of \$57	Not Covered
Premium Anti-Reflective Coating Tier 2 <sup>2</sup>	Member pays discounted fee of \$68	Not Covered
Premium Anti-Reflective Coating Tier 3 <sup>2</sup>	\$85 Copay	Not Covered
Photochromic/Transitions Plastic - Adult	Member pays discounted fee of \$75	Not Covered
Photochromic/Transitions Plastic - Children to age 19	Member pays discounted fee of \$75	Not Covered
Other Add-Ons	20% off retail price	Not Covered

## Contact Lenses

Conventional	\$0 Copay; \$150 Allowance**, 15% off balance over allowance	\$120 Reimbursement
Disposable	\$0 Copay; \$150 Allowance	\$120 Reimbursement
Medically Necessary	Covered in Full	\$200 Reimbursement

Frequency	Children to age 19	Adults age 19 and over
Exam	once every Calendar Year	once every Calendar Year
Frame	once every two Calendar Years	once every two Calendar Years
Lenses	once every Calendar Year	once every Calendar Year
Contact Lenses	once every Calendar Year	once every Calendar Year

**Lens Coverage** can be used for eyeglass lenses OR 1 order of contact lenses

## In Network Discounts

Discounts cannot be combined with any other discounts or promotional offers and may not be available on all brands

Additional pairs of eyeglasses or prescription sunglasses <sup>3</sup>	Up to 40% off prescription eyeglasses/sunglasses and 15% off conventional contact lenses once the funded benefit has been used
Non-covered Items <sup>4</sup>	20% off retail price
Lasik Laser vision correction or PRK from U.S. Laser Network <sup>5</sup> . Call 1-800-422-6600	15% discount off retail price or 5% discount off promotional price

  

Hearing Discounts <sup>6</sup> - two ways to save:  Hearing Care Solutions 1-866-344-7756 Amplifon Hearing Health Care 1-877-301-0840	Save on hearing aids, exams, batteries, repairs and more
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## Partial list of exclusions and limitations

Enrolled members can access our secure member website once their plan becomes effective. Enrolled subscribers will receive a welcome packet with ID card mailed to their home within 15 business days after enrollment is processed.

\*Out of network coverage is available. To receive reimbursement up to the amounts listed above, a claim form with itemized receipt is required. Reimbursement will not exceed the providers' actual charge. Claims forms can be found at [aetnavision.com](http://aetnavision.com) or by calling customer service Monday through Sunday at 1-877-973-3238. Completed claim forms can be submitted electronically or mailed to Aetna, PO Box 8504 Mason, OH 45040-7111. You also have access to Allied Providers, such as Costco Vision, who will apply your out-of-network benefits at the point of service and handle the claim submission process for you.

\*\*Allowances are one-time use benefits. No remaining balances may be used. The plan does not provide a declining balance benefit.

<sup>1</sup>Contact lens fit and two follow-up visits are allowed once an eye exam has been completed.

<sup>2</sup>Premium progressives and premium anti-reflective Brand designations are subject to annual review and change based on market conditions. Ask your eye care provider for more information. Premium Progressive Lens cost includes bifocal cost.

<sup>3</sup>Additional pair discount applies to purchases made after the plan allowances have been exhausted. Discounts are not insurance.

<sup>4</sup>Non-covered discounts may not be available in all states.

<sup>5</sup>Lasik or PRK from the US Laser Network, owned and operated by LCA Vision.

<sup>6</sup>Aetna does not endorse any vendor, product or service associated with these discount offers. Vendors are independent of Aetna, not agents or employees. Programs, products and services may not be available at all times. Certain offers may not be available in some states. Products and services are provided by Hearing Care Solutions and Amplifon Hearing Health Care (formerly HearPO).

## Key Definitions

Copayment - The fixed amount paid by the member under the plan. Providers should collect all copayments

Allowance - Dollar amount to be applied toward the cost of materials or a service

Reimbursement - Dollar amount to be paid to the member from Aetna up to the providers' billed charge

Out-of-Pocket - The amount the member must pay after benefits have been applied

Discount - Percentage off the providers billed charge or retail cost

Standard Polycarbonate - 1.5 mm center thickness with spherical curves

Standard Scratch-Resistant Coating - Front-side factory scratch coat

Standard Progressive Lens - Multi-focal design that produce a gradual change in focus without lines or junctions

Conventional Contact Lens - Lenses intended for ongoing, daily wear use; rigid gas-permeable lenses are included

Disposable Contact Lens - Lenses that are designed and labeled to be replaced at specified time intervals (e.g., daily, weekly, monthly)

Medically Necessary Contact Lenses - To correct visual acuity to 20/40 or better if such correction is not possible with conventional lenses; or if aphakic lenses are prescribed after cataract surgery

## Vision Information

- **Vision Card** – Two family vision cards will be mailed to your home address as listed in Workday. You can access, print additional cards, download your card to your digital wallet, and request a replacement card via the Aetna Vision Website or Aetna Vision Preferred App. Included with your ID card will be a list of 10 in-network vision providers that are located closest to your home zip code. Should you not have your card available upon visiting a vision provider, you are able to provide your name and date of birth for vision coverage confirmation.
- **Aetna Vision Preferred App** – The Aetna Vision Preferred App allows you to check benefits, track claims, find in-network vision providers, receive contact lens replacement and upcoming exam reminders, and obtain a digital ID card. Download the App and register using your Member ID. If you have already registered an account on the [AetnaVision.com](http://AetnaVision.com) website, you can log onto the App using the same account information.
- **AetnaVision.com** – If you have not set up an account, you may register using your member ID or using your social security number.
- **Aetna Vision Preferred Network** – Aetna provides the right mix of in-network providers using the EyeMed network nationwide and online. Go to [AetnaVision.com](http://AetnaVision.com), select **Find a Provider** to start searching for in-network providers.
- **Cost Estimator** – Register or log into your account at [AetnaVision.com](http://AetnaVision.com) and click the Estimate Costs tab to get a clear summary of your estimated out-of-pocket costs based on your selections.
- **Online Shopping Available** – Online shopping is available through Lenscrafters.com, TargetOptical.com, Ray-Ban.com, Glasses.com, ContactsDirect.com, BeFitting.com, and Oakley.com. Your plan benefits will be automatically applied at checkout.
- **Extra Discounts** – Special offers are available at [AetnaVision.com](http://AetnaVision.com) and the Aetna Vision Preferred App. Get up to 40% off an extra pair of eyeglasses, 20% off non-prescription sunglasses and accessories, and discounts on LASIK laser vision correction, plus other exclusive special offers.

# Life Insurance

The Standard Insurance Company “The Standard” is the vendor for our life insurance plans. On date of hire or on the status change date from a part-time to full-time position, employees are automatically enrolled in the \$10,000 Employee Basic Life Insurance and Accidental Death & Dismemberment (AD&D) benefit that is paid by the employer. Additional Life Insurance is available for yourself, your legal spouse and/or dependent children (through 25 years of age). These premiums are paid by the employee and deducted from your paycheck on a post-tax basis. Information is provided below regarding the insurance plans available to you.

Type of Coverage	Coverage
Employee	<p><b><u>Employee Basic &amp; Additional Life Insurance</u></b></p> <ul style="list-style-type: none"><li>○ \$10,000 Basic Life Insurance with AD&amp;D – <b>EMPLOYER PAID</b></li><li>○ Additional Life Insurance with AD&amp;D – <b>EMPLOYEE PAID (POST-TAX)</b></li><li>○ \$10,000 up to \$500,000 (in \$10,000 increments)</li><li>○ Additional Employee Life Insurance cannot exceed 8 times your Base Annual Earnings (rounded down to the next \$10,000 of coverage). Example: \$34,000 x 8 = \$272,000. Rounded down to next \$10,000, maximum coverage allowed is \$270,000.</li><li>○ Premiums elected will be based on your age as of January 1<sup>st</sup> of the current calendar year.</li><li>○ No Evidence of Insurability (EOI) is required for amounts elected up to \$250,000. If eligible, and electing coverage above \$250,000, you will need to complete EOI. You will then pay premiums on the \$250,000 beginning with your date of hire or status change date.</li></ul> <p><b><u>Evidence of Insurability (EOI) Information</u></b></p> <ul style="list-style-type: none"><li>▪ <b>What is EOI?</b> Evidence of Insurability is documented proof of good health. An employee begins the EOI and medical underwriting process by submitting a Medical History Statement. This, along with other information obtained during the underwriting evaluation, is used by the Standard to make the underwriting determination.</li><li>▪ <b>How do I apply for EOI?</b> You will receive an invitation to apply from the Standard. The invitation will be sent to your work email address and will include a secure online link and login instructions. If a work email address is not available, you will be mailed an invitation to your home address.</li><li>▪ <b>What information do I need to complete my EOI?</b><ol style="list-style-type: none"><li>1. Before starting the application, make sure you have recent diagnoses, physician and treatment details accessible.</li><li>2. Personal demographic information</li><li>3. Group Name (City of Amarillo) and Policy Number (646089).</li><li>4. The amount above the guaranteed amount of \$250,000 is what you will be requesting for approval. For example, you elected \$300,000, \$50,000 is the amount to be provided in your EOI application.</li></ol></li></ul> <ul style="list-style-type: none"><li>○ The deadline to submit EOI is 31 calendar days from your date of hire or status change date.</li><li>○ The Standard Insurance Company may request additional medical, testing, bloodwork, etc., during the EOI process. Each EOI is reviewed on an individual basis, and the medical underwriters would request additional information if needed. The Standard will pay for additional testing if required.</li><li>○ Notification of your approval or denial of EOI will be provided by the Standard both to the employee and the Human Resources Department. If approved, your premiums will increase based on the amount approved and in the pay period that covers the approval date.</li></ul>

<b>Legal Spouse</b>	<p><b>Spouse Additional Life Insurance</b></p> <ul style="list-style-type: none"> <li>• Additional Life Insurance with AD&amp;D – <b>EMPLOYEE PAID (POST-TAX)</b> <ul style="list-style-type: none"> <li>○ \$10,000 up to \$50,000 (in \$10,000 increments)</li> <li>○ No EOI is required for any amounts elected.</li> </ul> </li> </ul> <p>The total combined coverage that includes your employer paid Basic Life Insurance coverage of \$10,000 and Employee Additional Life Insurance must be equal to or greater than your spouse's coverage.</p>
<b>Dependent Children</b>	<p><b>Dependent Children Additional Life Insurance</b></p> <ul style="list-style-type: none"> <li>• Additional Life Insurance – <b>EMPLOYEE PAID (POST-TAX)</b> <ul style="list-style-type: none"> <li>○ \$10,000 policy for each eligible child at a bi-weekly premium of .46 cents.</li> <li>○ No EOI is required.</li> <li>○ Dependent children are covered through 25 years of age.</li> </ul> </li> </ul>

#### **Additional Life Insurance Employee Age Bracket and Employee/Spouse Age Reduction Changes**

Any changes to your premiums and/or coverage levels at the beginning of each calendar year based on age bracket changes or age reductions at age 70 or 75 from the previous calendar year (January 1 through December 31st) will be updated automatically in Workday. These changes will be reflected in the first paycheck received in January. For example, your age as of January 1<sup>st</sup> of the current year is 54 years of age. You turn 55 years of age in the current calendar year, which causes you to go to the next age bracket of 55-59 years of age. Your insurance premium will then increase the following year based on your age bracket change. If you or your spouse turns 70 or 75 years of age in the previous calendar year, your coverage level and premiums will change in the following calendar year.

#### **Updating Life Insurance Beneficiaries**

You can update your life insurance beneficiaries anytime throughout the year through Workday. Instructions for Creating New or Existing Beneficiaries in Workday can be found at [cityofamarillo/handbook](#), click on Employee Benefits, under Life Insurance.

## **Voluntary Long-Term Disability (LTD)**

**The Standard Insurance Company “The Standard”** is the vendor for the voluntary LTD plan. This is an employee paid post-tax benefit, and it offers income replacement if you are continuously disabled for 90 consecutive days or longer.

#### **A summary of this benefit is provided below:**

- For qualifying disabilities, you must be continuously disabled for 90 days before you become eligible to receive your monthly benefit.
- If approved, you will receive 60% of your eligible earnings, up to a maximum benefit of \$12,500 per month.
- For a continuous disability, your benefits may last until your Social Security Normal Retirement Age depending on your age at time of disability. If you become disabled before age 62, LTD benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years, 6 months, which is longer. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins.
- Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving LTD benefits. Some examples of deductible income include sick or annual leave pay and/or benefits being received under workers' compensation.
- If you enroll in the voluntary long-term disability benefit at time of hire or status change to full-time, your first premium deduction will be reflected on your first paycheck or the paycheck that covers your status change effective date.

- If you feel that you may have a qualifying disability where you will be out more than 90 consecutive calendar days, it is suggested that you begin the disability claim process after 30 days of your disability. The disability claim packet and filing a claim Frequently Asked Questions (FAQs) can be requested by contacting the Human Resources Department.
- Changes to your premiums due to age bracket changes from the previous calendar year (January 1<sup>st</sup> through December 31<sup>st</sup>) will be updated automatically in Workday. These changes will be reflected in the first paycheck received in January. Your LTD premiums will then increase the following year based on your age bracket change.

## Flexible Spending Accounts (FSA)

**Inspira Financial** is the vendor for Flexible Spending Accounts for Health Care and Dependent Care. With an FSA, you set aside pretax earnings to pay for eligible health and dependent care expenses. That adds purchasing power because the money you would have paid in taxes is available for you to spend. You can enroll in one or both FSA plans. A list of eligible expenses can be found on the [inspirafinancial.com](http://inspirafinancial.com) website.

### What is a Health Care Flexible Spending Account (HCFSA)?

Eligible health care expenses include copays, coinsurance, and deductibles; dental and vision expenses; prescriptions and over-the-counter health care supplies from select retailers for yourself, your legal spouse, and eligible child(ren).

A Debit Card will be automatically mailed to new enrollees in the HCFSA plan only and can be presented at point of sale in place of submitting a claim.

### How much can I contribute to my HCFSA?

The minimum you can contribute is \$100 and maximum is \$3,400.

### What is a Dependent Care Flexible Spending Account (DCFSA)?

Pay for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more. Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care. You must be working or looking for work to use your dependent care funds. If you're married, your legal spouse must either be working, looking for work, or a full-time student.

### How much can I contribute to my DCFSA?

The minimum you can contribute is \$100. Your contribution maximum limit is determined by your tax filing status. Married Filing Separately is \$3,750 and Single, Head of Household, or if Married Filing Jointly is \$7,500.

### Does a DCFSA impact the tax credit on my income tax return?

You cannot claim a tax credit for amounts contributed to your DCFSA. However, you may be able to claim a tax credit for amounts, up to IRS limits, not contributed to your DCFSA.

### How do I submit claims and get reimbursed?

- HCFSA – As you incur expenses, you can submit a claim to be reimbursed. FSA monies elected under this Plan are available when you first become eligible for benefits or at the beginning of the calendar year following your Open Enrollment election.
- DCFSA – Your funds are available as you contribute throughout the year via payroll deduct into your account.

Under both FSA Plans there are several easy ways to submit claims. You do not have to choose only one option; you can use multiple options throughout the year:

- **Inspira Debit Card for Health Care FSA**

Use your Inspira Debit Card for a health care expense and it will be paid automatically from your FSA account. Save receipts and explanation of benefits (EOB) in case you need to substantiate a purchase.

- Keeping your Debit Card Active – The IRS requires Inspira to verify that debit card purchases are eligible expenses so you may need to provide documentation for a card purchase. Keep copies of detailed receipts or explanations of benefits (EOBs) in case verification is required.
- Email Notifications - Sign up to receive email notifications so you will know right away when documentation is needed. Log into the Inspira website, click your name in the top right and select communication settings.
- Ways to Submit Documentation – Log into the Inspira website. Go to My Claims, then Claim Activity and click Add Receipt.

- **Inspira Mobile App** – Download the App and log into your account. Then, just snap a picture of your itemized receipt and submit a claim via the App. You can also access your balance and account statement. This is the easiest way to manage your account and view alerts, submit claims, and use the barcode scanner to verify eligible items in-store.
- **Inspira Online** – Sign into your online account to submit a claim. Go to [inspirafinancial.com](http://inspirafinancial.com) to see your account statement and balance, submit claims, sign up for email, text alerts and direct deposit.

Reimbursements will generally be made to you within three business days following receipt of a complete claim. Log into your [inspirafinancial.com](http://inspirafinancial.com) account to sign up for direct deposit reimbursement to a bank account of your choice.

#### **Grace Period**

There is a grace period allowed under both FSA Plans. The grace period lets you spend or use remaining funds from the prior calendar year on new eligible expenses. The run-out period lets you file claims from the previous year. You must file your claims (even those from the grace period) by the end of the run-out period (e.g., March 31<sup>st</sup>).

#### **Example (Calendar Year Plan):**

- **Plan Year:** Jan 1 - Dec 31.
- **Grace Period:** Jan 1 - Mar 15 (for new spending).
- **Run-Out Period:** Jan 1 - Mar 31 (to submit claims for Dec 31 or earlier spending).

## **Pension Benefits**

### **Texas Municipal Retirement System (TMRS)**

TMRS is a retirement pension program for civilians (includes Fire Marshalls) and police officers. Eligible employees will automatically be enrolled in this program on date of hire for new employees or when they meet eligibility requirements for status changes. You cannot stop your employee contributions during your employment. You contribute 7% of your gross compensation each pay period on a pre-tax basis, and your employer will make a 19.82% matching contribution into your TMRS retirement account.

When you have 5 years of service credit you are 100% vested. You earn a month of service credit toward retirement each month you make a deposit while employed in an eligible position. As a vested member, if you leave TMRS-covered employment, you may leave your deposits (includes employee/employer matching contributions) with TMRS, and your deposits will continue to earn yearly interest credits until you retire. If you are not vested and leave TMRS-covered employment, you may leave your deposits (includes only employee contributions) with TMRS up to 5 years and your deposits will continue to earn yearly interest credits. Download the TMRS App and register your account for easy access to your personal information.

Service credit with other statewide retirement systems or government entities may also count toward your eligibility for service retirement. With combined service, you may be able to retire earlier. Contact the Human Resources Department for more information on Prior Service Credit.

To be eligible to retire and receive a pension annuity you must meet the following eligibility requirements. You must have at least 20 years of service at any age or be at least 60 years of age with 5 years of service or receive approval for disability retirement through TMRS.

You will be mailed a TMRS packet to your home address on file. You will need to set up your account online at [www.tmrs.com](http://www.tmrs.com) or through the TMRS App and make your beneficiary elections. Any address or name changes will need to be updated through TMRS. After you meet your vesting requirement of 5 years, TMRS will require you to update your beneficiary information.

If you plan on retiring, it is recommended that you schedule an appointment with the Human Resources Department within 30 days of your retirement date.

## Amarillo Fireman Relief and Retirement Fund (AFRRF)

Under the Texas Local Fire Fighters Retirement Act (TLFFRA), City of Amarillo Firefighters are provided a retirement benefit. As provided under TLFFRA, all firefighters must be less than 36 years of age upon entering service for the City as a firefighter and must become members of the Plan. This Plan provides pension, death, and disability benefits. This Plan covers current and former firefighters, as well as beneficiaries of current and former firefighters. Firefighters will need to refer to the AFRRF for retirement eligibility requirements. Contact the Finance Department for any questions about the AFRRF.

## Other Retirement Plans

### 457b Deferred Compensation Plan through Nationwide

This plan provides an additional opportunity for employees to save money for retirement under the Deferred Compensation Plan through Nationwide by contributing pre-and post-tax dollars into a retirement account. Provided below is the information you will need to enroll, make contribution or investment changes, or change your address/beneficiary information with the City of Amarillo's 457 Deferred Compensation Plan with Nationwide.

#### **Nationwide 457 Deferred Compensation Plan – Log into your account at [www.nrsforu.com](http://www.nrsforu.com)**

- **Enrollment Options**
  - Enroll Online for the first time
    - ✓ Go to [www.nrsforu.com](http://www.nrsforu.com). Go to LOGIN Help & Sign up (on the Nationwide Main Page). Select Texas from the drop-down menu and search for "City of Amarillo." If you need assistance through these screens, you can call Nationwide Customer Service at 1-877-677-3678.
    - ✓ Enroll by Text to 877697 and type in Ready.
  - Schedule an Appointment with our Nationwide Lubbock Representative – Jim Hammock
    - ✓ Telephone Number: 1-806-441-6069
    - ✓ Email: hammj25@nationwide.com
  - Call Nationwide Customer Service
    - ✓ Telephone Number: 1-877-677-3678. M-F, 7am to 10pm CST and Saturday, 8am to 5pm CST.
- **IRS Contribution Limits**
  - \$24,500 is the maximum yearly contribution.
  - If age 50 or older, an additional contribution of \$8,000 is allowed for a total annual amount of \$32,500.
  - If you are 60 through 63 years of age in 2026, an additional contribution of \$11,250 is allowed for a total annual amount of \$35,750.

- **Changes to your Contribution Amounts**
  - Online at [www.nrsforu.com](http://www.nrsforu.com) (after you enrolled online for the first time).
  - Call Nationwide Customer Service at 1-877-677-3678.
  - Contribution changes will be effective at the beginning of the first available pay period after receiving the contribution change from Nationwide.
  - Automatic Contribution Feature – This feature allows you to increase your contribution automatically by a percentage of your choice each year. Go to “Manage Account”, select “Automatic Contributions Increase,” then “Manage Automatic Increase.” Then scroll down and provide the necessary information to set up this feature.
- **Changes to your Investments**
  - Online at [www.nrsforu.com](http://www.nrsforu.com) (after you enrolled online for the first time).
  - Call Nationwide Customer Service at 1-877-677-3678.
- **Address/Name Change**
  - Address/Name Changes – Once these changes are updated in Workday. These changes are transferred electronically to Nationwide.
- **Beneficiary Changes**
  - Log into your Nationwide account.
  - Select “View Account” and Click on Beneficiaries. Click on “Manage Beneficiaries.” Select Primary and Secondary Beneficiaries where they both add up to 100%.

## Active Employees – Special Catch-Up Option with 457(b) Deferred Compensation Plan

- ✓ You must be enrolled in the 457(b) Deferred Compensation Plan through Nationwide with the City to be eligible to enroll in this benefit.
- ✓ An option is available for employees that have not maxed out their employee contributions up to the maximum IRS limits in the 3 calendar years prior to the year in which Normal Retirement Age occurs. Note: You cannot defer Special Catch-Up amounts in the year in which Normal Retirement Age occurs.
- ✓ Normal Retirement Age for Police Officers is 40 to 70-1/2 years of age and Civilians is 65 to 70-1/2 years of age.
- ✓ If enrolled in the Special Catch-Up Option, you are not allowed during this 3-year period to also contribute in the 50+ Catchup Contribution. After the 3-year Special Catch-Up period ends, the 50+ Catch-Up provision will resume to those eligible.
- ✓ If you are interested in finding out more about this benefit, contact Nationwide customer service at 1-877-677-3678, M-F: 7am to 10pm and Saturday 8am to 5pm CST.

## Other Benefits/Information

### AFLAC

Employees have the opportunity to enroll in AFLAC’s supplemental insurance policies for Short-Term Disability, Cancer, Accident, Hospital and Critical Care. Contact the local AFLAC representative any time throughout the year to enroll in any of these policies. The insurance premiums are 100% paid by the employee post-tax through payroll deduction. Visit [aflac.com/myaflac](http://aflac.com/myaflac) or download the MyAflac mobile app to register and log into your account. Once registered, you can enroll in claims direct deposit and file an AFLAC SmartClaim to get paid quickly and track the status of your claim. AFLAC location in Amarillo: 5901 S. Bell Street, Suite C-24, Amarillo, TX 79019.

# Employee Assistance Program (EAP)

Your mental health and well-being matters. The City offers an Employee Assistance Program as one of our benefits, providing mental health counseling and a wide range of whole health support services for all employees and anyone living in your household on your first day of employment.

Your well-being is our priority. The EAP Member Portal will provide:

- Enhanced Features: Access mental health support, self-guided therapy (iCBT), financial wellness tools, work-life resources, and new medical advocacy referrals.
- Convenient Support: Easier navigation and seamless connection to services like live chat, phone support, and online request forms.
- Member Portal App or Via Your Computer: You'll be able to access the member portal from your mobile device or computer and request support anytime.

## **How to Get Started:**

1. Visit [AllOneHealth.com/DeerOaks](http://AllOneHealth.com/DeerOaks) and click "Sign Up" to create an account using your email and company code: **amarillo**.
2. For help creating an account, click "Email Support".
3. You will receive an email confirmation to complete the registration process.

## **Download the AllOneHealth App**

1. Download the AllOneHealth App on the app store or google play.
2. Company code to register is **amarillo**.

## **Free EAP Services Offered!**

### **■ Request a Mental Health Session**

Request counseling by submitting an online form or live chat. Choose from in-person or virtual counseling options to meet your needs. You and anyone living in your household receive up to six free, confidential counseling sessions per issue.

### **■ Request Referrals & Resources**

Submit a request for family care and lifestyle support including childcare and eldercare referrals, legal referrals and financial consultation, personal assistant referrals and medical advocacy consultation.

### **■ Explore Thousands of Self-Care Articles & Resources**

Health and lifestyle assessments, interactive checklists, soft skills courses, podcasts, resource locators, exclusive discounts, and expansive articles on whole health and well-being.

### **■ Visit Your Online Financial Center**

Featuring worksheets, calculators, and a wide range of financial resources and tools to help reach personal goals and build financial wellness.

We provide these EAP benefits to help you thrive in all areas of life with holistic support for mental health, well-being, and more. These benefits are completely confidential to use. We encourage you to reach out to EAP for personalized support!

# Name, Address and/or Beneficiary Changes

Provided below is the information you will need to change your address, name and/or beneficiaries.

- **Address Change**

- These changes can be updated in Workday either through your computer or on the App. These changes are transferred electronically to the benefit vendors except for employees enrolled in the TMRS retirement plan and AFLAC. See additional information on how to make these changes by benefit plan as shown below.

- **Name Change**

- These changes can be updated in Workday either through your computer or on the App. Documentation for the name change will be required at time of request. **A name change on your dependents can only be performed through your computer, not on the App.** These changes are transferred electronically to the benefit vendors except for employees enrolled in the TMRS or AFRRF retirement plans or AFLAC. See additional information on how to make these changes by benefit plan as shown below.

- **Beneficiary Changes**

- Basic Life Insurance provided by the Employer and Optional Employee Life Insurance – Updated in Workday.
- Nationwide 457 Deferred Compensation
  - Log into your account at [www.nrsforu.com](http://www.nrsforu.com).
  - Beneficiary Change – Select “View Account” and Click on Beneficiaries. Click on “Manage Beneficiaries.” Select Primary and Secondary Beneficiaries where they both add up to 100%.
- TMRS Retirement Plan – See information below on how to make a beneficiary change.
- Amarillo Fireman Relief and Retirement Fund (AFRRF) – See information below on how to make a beneficiary change.

- **TMRS – Log into your account at [www.tmrs.com](http://www.tmrs.com) or call TMRS Customer Service at 1-800-924-8677**

- Address/Phone Number Change – Click on **My Profile**, under Contact Information Click on **Change Home Address or Change Phone**.
- Name Change – Click on **Contact TMRS**, then click on **For Retirees**, fill out Name Change form and submit to TMRS.
- Beneficiary Change – Click on **Beneficiaries**, Click on **Update Retirement Beneficiaries**. Fill out the requested information.

- **Firefighters Only – Amarillo Fireman Relief and Retirement Fund (AFRRF)**

- Name/Beneficiary Changes – Contact the Finance Department M-F, 8am to 5pm by either of the following methods:
  - Phone: 1-806-378-3040.
  - In Person at City Hall, Finance Department, Rm. 2300.

- **AFLAC**

- If you have an address or name change, contact AFLAC M-F, 8am to 5pm by phone.

## Active Employees – Considering Future Retirement

This is a free service provided to employees through Via Benefits that is a resource providing guidance to help assist you in planning and questions you have regarding health insurance during retirement including Medicare. Visit the New Discover VIA Benefits Website at <https://my.viabenefits.com/discover/> or call customer service at 1-855-803-2540, M-F, 7am to 8pm CST.

# Future Retiree Benefits

To be eligible to receive these benefits you must be enrolled in the medical and/or dental plans on the day you retire and have at least 20 years of service at any age or be at least 60 years of age or older with at least 10 years of service or received approval for disability retirement through TMRS or AFRRF.

## Pre-65 Retiree Medical/Dental

You must be enrolled in the City's medical and/or dental plans at the time of retirement to be eligible for this benefit. Only dependents (legal spouse and eligible children) enrolled in these plans prior to retirement are eligible to enroll in the pre-65 medical/dental plans. If an employee retires and elects the pre-65 medical/dental plans there will be no lapse in coverage moving from the active to the pre-65 medical/dental plans. Retiree medical premiums are based on your years of service with the City of Amarillo (i.e., you have 12 years and 6 months of service at time of retirement, your premium will be based on 12 years of service). Once the retiree or retiree spouse turns 65 years of age they will transition to enrollment in Medicare and be eligible to participate in the post-65 retiree benefit offered through VIA Benefits. The children will automatically be dropped from coverage at the end of the month the retiree or spouse turns 65 or when the child turns 26 years of age (whichever comes first).

## Health Reimbursement Account (HRA) Sick Leave Benefit

At time of retirement, Civilian, Police Officers, and 8-hour Firefighters will be allowed to convert any available sick leave, above 90 days of sick leave (720 hours) paid at retirement into a Health Reimbursement Account (HRA). Each 30 hours of accrued sick leave above 90 days will be converted to the equivalent of one month of retiree only medical coverage at the current rate for Medical Plan 1. The resulting dollar value will be deposited into the retiree's HRA. 12-hour Firefighters who retire will be allowed to convert any available sick leave, above the 90 days (1080 hours) paid at retirement into an HRA. Each 42 hours of accrued sick leave above 90 days will be converted to the equivalent of one month of retiree only medical coverage at the current rate for Medical Plan 1. The resulting dollar value will be deposited into the retiree's HRA.

## Retiree/Spouse Life Insurance

Retirees are eligible to elect a \$5,000 or \$10,000 life insurance policy on themselves at time of retirement. A retiree spouse life insurance policy is available in the amount of \$5,000 only if the retiree elects the \$10,000 policy for themselves. If you enroll in the retiree life insurance, you can still convert your active life insurance into a whole life insurance policy. If the retiree chooses not to enroll in the retiree life insurance, the retiree can port their life insurance to a term life insurance policy. When converting or porting your active life insurance, you must contact the life insurance provider within 31 calendar days from the date of retirement.

## Post-65 Retiree Benefits

Retirees and their legal spouse must be enrolled in the medical plan at time of retirement to be eligible for the post-65 Health Reimbursement Account (HRA) benefit offered by VIA Benefits through Towers Watson. The retiree and/or spouse will be transitioned to this service when they reach the age of 65 and are Medicare eligible.

Enrollment in Medicare using VIA Benefits at time of eligibility allows the retiree and/or spouse up to \$1800 each year into an HRA. The HRA allows you to pay for Medicare supplemental insurance premiums and other healthcare eligible expenses. The first year you transition to Via Benefits the HRA amount received will be prorated.

## Sick Leave Rollover

Employees that are within 3 years of retirement eligibility and have a required amount of accrued sick leave at time of request may be eligible for the 457 Deferred Compensation rollover option. Civilian employees are eligible for this benefit only if they were hired prior to October 1, 2007. Firefighters and Police Officers are eligible regardless of their hire date. All employees, except for 12-hour firefighters, must have at least 816 hours accrued sick leave hours at time of request. Twelve-hour firefighters must have 1224 hours. Non-firefighter employees that will be 57 years of age and are within 3 years of retirement eligibility must have 576 hours accrued sick leave hours at time of request.

Key information about this program is provided below:

- ✓ Employees must have a 457 Deferred Compensation Account open at the time of their request.
- ✓ Employees must sign up each year if they want to participate in the program once their 3-year period begins.
- ✓ Employees are only eligible to participate in this 3-year program one time during their employment with the City of Amarillo.
- ✓ Employees are only eligible for this benefit for a 3-year period that starts with the first year of the election. If the rollover is elected the 1st year and the employee chooses not to participate the following year (2nd year), they are eligible to participate in the 3rd year. All other employees, except for firefighters, can rollover 240 hours at their base hourly rate each year during their continuous 3-year period into their City of Amarillo's Deferred Compensation Account. 12-hour firefighters can rollover 360 hours each year.
- ✓ A firefighters rollover amount will be determined based on their current shift worked at time of rollover (i.e., 8 hr. or 12 hr. firefighter).
- ✓ Required sick leave hours must be met in the 1<sup>st</sup> year you are participating, and twelve (12) days of sick leave must remain in your sick leave account after the rollover.
- ✓ Elections are irrevocable once elected and cannot later be used as compensable sick time.
- ✓ Participation cannot occur during the year you plan to retire with the City.
- ✓ Sick leave eligibility is based on years of service with the City of Amarillo.
- ✓ Sick Leave Rollover funds will be deposited into a pre-tax 457 account with Nationwide. If you are currently contributing to a post-tax Roth account, 100% of the Sick Leave Rollover funds will be deposited into a pre-tax account regardless of your current elections.
- ✓ If you are currently contributing to the 457 Deferred Compensation plan and your Sick Leave Rollover amount will exceed the IRS limit you are eligible for based on your age at time of distribution, you will not be able to participate in that calendar year. If you started your 3-year period and are not eligible due to this reason, this will forfeit your opportunity to enroll that calendar year.
- ✓ The Human Resources Department will send out communication to eligible employees each year.

# Health Coverage Notices

*This brochure contains several legal notices that are required to be distributed to participants in group health plans sponsored by the City of Amarillo.*

The notices included in this brochure are:

- **HIPPA Notice of Privacy Practices** explains how the group health plans protect your personal medical information.
- **Medicare Part D Creditable Coverage Notice** provides information about how your current prescription drug coverage under the health care plans is affected—and your options for coverage—when you become eligible for Medicare.
- **General Notice of COBRA Continuation Coverage Rights** explains when you and your family may be able to temporarily continue coverage under the health plans if coverage would otherwise end for you.
- **Health Insurance Marketplace Coverage Options and Your Health Coverage** describes the Health Insurance Marketplace, eligibility and tax credit information.
- **Newborns' Act Disclosure** that describes federal laws that govern benefits for hospital stays for mothers following the birth of child.
- **Women's Health and Cancer Rights Act** that summarizes the benefits available under your medical plan if you have had or are going to have a mastectomy.
- **Notice of Special Enrollment Rights** that explains when you can enroll in the plan due to special circumstances.
- **Children's Health Insurance Program (CHIP)** provides health coverage to eligible children, through both Medicaid and separate CHIP programs.

# HIPPA Notice of Privacy Practices

## This Notice Describes How Medical Information About You May Be Used and Disclosed and How You Can Get Access To This Information.

### **Our Company's Pledge to You**

This notice is intended to inform you of the privacy practices followed by the *City of Amarillo* (the Plan) and the Plan's legal obligations regarding your protected health information under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The notice also explains the privacy rights you and your family members have as participants of the Plan. It is effective on **January 1, 2026**.

The Plan often needs access to your protected health information in order to provide payment for health services and perform plan administrative functions. We want to assure the participants covered under the Plan that we comply with federal privacy laws and respect your right to privacy. *The City* requires all members of our workforce and third parties that are provided access to protected health information to comply with the privacy practices outlined below.

### **Protected Health Information**

Your protected health information is protected by the HIPAA Privacy Rule. Generally, protected health information is information that identifies an individual created or received by a health care provider, health plan or an employer on behalf of a group health plan that relates to physical or mental health conditions, provision of health care, or payment for health care, whether past, present or future.

### **How We May Use Your Protected Health Information**

Under the HIPAA Privacy Rule, we may use or disclose your protected health information for certain purposes without your permission. This section describes the ways we can use and disclose your protected health information.

**Payment.** We use or disclose your protected health information without your written authorization in order to determine eligibility for benefits, seek reimbursement from a third party, or coordinate benefits with another health plan under which you are covered. For example, a health care provider that provided treatment to you will provide us with your health information. We use that information in order to determine whether those services are eligible for payment under our group health plan.

**Health Care Operations.** We use and disclose your protected health information in order to perform plan administration functions such as quality assurance activities, resolution of internal grievances, and evaluating plan performance. For example, we review claims experience in order to understand participant utilization and to make plan design changes that are intended to control health care costs.

However, we are prohibited from using or disclosing protected health information that is genetic information for our underwriting purposes.

**Treatment.** Although the law allows use and disclosure of your protected health information for purposes of treatment, as a health plan we generally do not need to disclose your information for treatment purposes. Your physician or health care provider is required to provide you with an explanation of how they use and share your health information for purposes of treatment, payment, and health care operations.

**As permitted or required by law.** We may also use or disclose your protected health information without your written authorization for other reasons as *permitted* by law. We are *permitted* by law to share information, subject to certain requirements, in order to communicate information on health-related benefits or services that may be of interest to you, respond to a court order, or provide information to further public health activities (e.g., preventing the spread of disease) without your written authorization. We are also permitted to share protected health information during a corporate restructuring such as a merger, sale, or acquisition. We will also disclose health information about you when *required* by law, for example, in order to prevent serious harm to you or others.

**Pursuant to your Authorization.** When required by law, we will ask for your written authorization before using or disclosing your protected health information. Uses and disclosures not described in this notice will only be made with your written authorization. Subject to some limited exceptions, your written authorization is required for the sale of protected health information and for the use or disclosure of protected health information for marketing purposes. If you choose to sign an authorization to disclose information, you can later revoke that authorization to prevent any future uses or disclosures.

**To Business Associates.** We may enter into contracts with entities known as Business Associates that provide services to or perform functions on behalf of the Plan. We may disclose protected health information to Business Associates once they have agreed in writing to safeguard the protected health information. For example, we may disclose your protected health information to a Business Associate to administer claims. Business Associates are also required by law to protect protected health information.

**To the Plan Sponsor.** We may disclose protected health information to certain employees of **the City** for the purpose of administering the Plan. These employees will use or disclose the protected health information only as necessary to perform plan administration functions or as otherwise required by HIPAA, unless you have authorized additional disclosures. Your protected health information cannot be used for employment purposes without your specific authorization.

## Your Rights

**Right to Inspect and Copy.** In most cases, you have the right to inspect and copy the protected health information we maintain about you. If you request copies, we will charge you a reasonable fee to cover the costs of copying, mailing, or other expenses associated with your request. Your request to inspect or review your health information must be submitted in writing to the person listed below. In some circumstances, we may deny your request to inspect and copy your health information. To the extent your information is held in an electronic health record, you may be able to receive the information in an electronic format.

**Right to Amend.** If you believe that information within your records is incorrect or if important information is missing, you have the right to request that we correct the existing information or add the missing information. Your request to amend your health information must be submitted in writing to the person listed below. In some circumstances, we may deny your request to amend your health information. If we deny your request, you may file a statement of disagreement with us for inclusion in any future disclosures of the disputed information.

**Right to an Accounting of Disclosures.** You have the right to receive an accounting of certain disclosures of your protected health information. The accounting will not include disclosures that were made (1) for purposes of treatment, payment or health care operations; (2) to you; (3) pursuant to your authorization; (4) to your friends or family in your presence or because of an emergency; (5) for national security purposes; or (6) incidental to otherwise permissible disclosures.

Your request to for an accounting must be submitted in writing to the person listed below. You may request an accounting of disclosures made within the last six years. You may request one accounting free of charge within a 12-month period.

**Right to Request Restrictions.** You have the right to request that we not use or disclose information for treatment, payment, or other administrative purposes except when specifically authorized by you, when required by law, or in emergency circumstances. You also have the right to request that we limit the protected health information that we disclose to someone involved in your care or the payment for your care, such as a family member or friend. Your request for restrictions must be submitted in writing to the person listed below. We will consider your request, but in most cases are not legally obligated to agree to those restrictions.

**Right to Request Confidential Communications.** You have the right to receive confidential communications containing your health information. Your request for restrictions must be submitted in writing to the person listed below. We are required to accommodate reasonable requests. For example, you may ask that we contact you at your place of employment or send communications regarding treatment to an alternate address.

**Right to be Notified of a Breach.** You have the right to be notified in the event that we (or one of our Business Associates) discover a breach of your unsecured protected health information. Notice of any such breach will be made in accordance with federal requirements.

**Right to Receive a Paper Copy of this Notice.** If you have agreed to accept this notice electronically, you also have a right to obtain a paper copy of this notice from us upon request. To obtain a paper copy of this notice, please contact the person listed below.

## Our Legal Responsibilities

We are required by law to maintain the privacy of your protected health information, provide you with this notice about our legal duties and privacy practices with respect to protected health information and notify affected individuals following a breach of unsecured protected health information.

We may change our policies at any time and reserve the right to make the change effective for all protective health information that we maintain. In the event that we make a significant change in our policies, we will provide you with a revised copy of this notice. You can also request a copy of our notice at any time. For more information about our privacy practices, contact the person listed below.

If you have any questions or complaints, please contact:

Name of Entity/Sender: City of Amarillo

Contact/Office: Human Resources Department

Address: 623 S. Johnson Street, Amarillo, TX 79101

Phone Number: 1-806-378-4235

### **Complaints**

If you are concerned that we have violated your privacy rights, or you disagree with a decision we made about access to your records, you may contact the person listed above. You also may send a written complaint to the U.S. Department of Health and Human Services — Office of Civil Rights. The person listed above can provide you with the appropriate address upon request or you may visit [www.hhs.gov/ocr](http://www.hhs.gov/ocr) for further information. You will not be penalized or retaliated against for filing a complaint with the Office of Civil Rights or with us.

# Medicare Part D Creditable Coverage Notice

## Important Notice from the City of Amarillo 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 the City of Amarillo (the “Plan Sponsor”) and about your options under Medicare’s prescription drug coverage. This information can help you decide whether 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. The City of Amarillo has determined that the prescription drug coverage offered by the City of Amarillo Group Health 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.

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### 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 15<sup>th</sup> to December 7<sup>th</sup>.

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 Amarillo coverage will be affected. If you do decide to join a Medicare drug plan and drop your current City of Amarillo coverage, be aware that you and your dependents will 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 the City 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.

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

Contact the person listed on the following page 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 the City of Amarillo 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](http://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](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Name of Entity/Sender: City of Amarillo  
Contact/Office: Human Resources Department  
Address: 623 S. Johnson Street, Amarillo, TX 79101  
Phone Number: 1-806-378-4235

Updated: April 1, 2011 - OMB 0938-0990

**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).

# General Notice of COBRA Continuation Coverage Rights

## Continuation Coverage Rights under COBRA

### Introduction

You're getting this notice because you recently gained coverage under a group health plan (City of Amarillo). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

**You may have other options available to you when you lose group health coverage.** For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

### What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced; or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

If you're dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under Title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to the City of Amarillo, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

## When is COBRA Continuation Coverage Available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment.
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator at 806-378-4235 within 60 days after the qualifying event occurs. You must provide this notice to the Benefits Department with required documentation.

## How is COBRA Continuation Coverage Provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

### **There are also ways in which this 18-month period of COBRA continuation coverage can be extended:**

#### **Disability Extension of 18-Month Period of Continuation Coverage**

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage. **Notification and required documentation must be provided to the COBRA Administrator for this extension request.**

#### **Second Qualifying Event Extension of 18-Month Period of Continuation Coverage**

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

## Are There Other Coverage Options Besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at [www.healthcare.gov](http://www.healthcare.gov).

## Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period to sign up for Medicare Part A or B, beginning on the earlier of:

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit: <https://www.medicare.gov/medicare-and-you>.

## If You Have Questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

## Keep Your Plan Informed of Address Changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

## Plan Contact Information

If you have any questions about COBRA continuation coverage, call the City of Amarillo Human Resources Department at 1-806-378-4235.

# Health Insurance Marketplace Coverage Options and Your Health Coverage

## PART A: General Information

Even if you are offered health coverage through your employment, you may have other coverage options through the Health Insurance Marketplace ("Marketplace"). To assist you as you evaluate options for you and your family, this notice provides some basic information about the Health Insurance Marketplace.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options in your geographic area.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium and other out-of-pocket costs, but only if your employer does not offer coverage, or offers coverage that is not considered affordable for you and doesn't meet certain minimum value standards (discussed below). The savings on your premium that you're eligible for depends on your household income. You may also be eligible for a tax credit that lowers your costs.

### Does Employment-Based Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that is considered affordable for you and meets certain minimum value standards, you will not be eligible for a tax credit, or advance payment of the tax credit, for your Marketplace coverage and may wish to enroll in your employment-based health plan. However, you may be eligible for a tax credit, and advance payments of the credit, that lowers your monthly premium, or a reduction in certain cost-sharing, if your employer does not offer coverage to you at all or does not offer coverage that is considered affordable for you or meet minimum value standards. If your share of the premium cost of all plans offered to you through your employment is more than 9.12%<sup>1</sup> of your annual household income, or if the coverage through your employment does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit, and advance payment of the credit, if you do not enroll in the employment-based health coverage. For family members of the employee, coverage is considered affordable if the employee's cost of premiums for the lowest-cost plan that would cover all family members does not exceed 9.12% of the employee's household income<sup>12</sup>

### How Can I Get More Information?

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

For more information about your coverage offered by your employer, please check your Summary Plan Description (SPD) or contact the City of Amarillo Benefits Department at 601 S. Buchanan Street, Amarillo, TX 79105-1971 or by phone 1-806-378-9379.

## PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer Name City of Amarillo	4. Employer Identification Number (EIN) 75-6000444
5. Employer Address, 7. City, 8. State, 9. Zip Code 623 S. Johnson Street, Amarillo, TX 79101	6. Employer Phone Number (806) 378-4235
10. Who can we contact about employee health care coverage at this job? Human Resources Department	
11. Phone Number (if different from above) Same	12. email address Benefits@amarillo.gov

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
  - All employees. Eligible employees are:
  - Some employees. Eligible employees are:
- With respect to dependents:
  - We do offer coverage.
- ☒ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

If you are not eligible for health insurance coverage through this employer. You and your family may be able to obtain health coverage through the Marketplace, with a new kind of tax credit that lowers your monthly premiums and with assistance for out-of-pocket costs.

Form Approved OMB No. 1210-0149 (expires 12/31/2026)

# Other Notices

## Newborns' Act Disclosure

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 the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## Women's Health and Cancer Rights Act (WHCRA)

Do you know that your plan, as required by the Women's Health and Cancer Right Act of 1998, provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and treatment for complications resulting from a mastectomy, including lymphedema? Call your Plan Administrator at 1-806-378-4235 for more information.

## Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, 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 **31 calendar days** after your dependent's other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, 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 dependents. However, you must request enrollment no later than 31 calendar days after the marriage, birth, adoption, or placement for adoption.

Effective April 1, 2009, if either of the following two events occur, you will have **60 days after the date of the event** to request enrollment in your employer's plan:

- Your dependents lose Medicaid or CHIP coverage because they are no longer eligible.
- Your dependents become eligible for a state's premium assistance program.

To take advantage of special enrollment rights, you must experience a qualifying event and provide the City of Amarillo's Human Resources Department with timely notice of the event and your enrollment request.

To request special enrollment or obtain more information, contact the Human Resources Department at 1-806-378-4235.

## CHIP NOTICE

### 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](http://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](http://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](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

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**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 July 31, 2025. Contact your State for more information on eligibility –**

ALABAMA – Medicaid	ALASKA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: <a href="http://myvarhipp.com/">http://myvarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a> HIBI Customer Service: 1-855-692-6442	Website: <a href="https://www.flmedicaidplrecovery.com/flmedicaidplrecovery.com/hipp/index.html">https://www.flmedicaidplrecovery.com/flmedicaidplrecovery.com/hipp/index.html</a> Phone: 1-877-357-3268

<b>GEORGIA – Medicaid</b>	<b>INDIANA – Medicaid</b>
GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162, Press 1 GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a> Phone: 678-564-1162, Press 2	Health Insurance Premium Payment Program All other Medicaid Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a> <a href="http://www.in.gov/fssa/dfr/">http://www.in.gov/fssa/dfr/</a> Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584
<b>IOWA – Medicaid and CHIP (Hawki)</b>	<b>KANSAS – Medicaid</b>
Medicaid Website: <a href="https://iowamedicaid.iowahumanrights.gov/">Iowa Medicaid   Health &amp; Human Services</a> Medicaid Phone: 1-800-338-8366 Hawki Website: <a href="https://hawki.iowahumanrights.gov/">Hawki - Healthy and Well Kids in Iowa   Health &amp; Human Services</a> Hawki Phone: 1-800-257-8563 HIPP Website: <a href="https://iowahumanrights.gov/hipp/">Health Insurance Premium Payment (HIPP)   Health &amp; Human Services (iowa.gov)</a> HIPP Phone: 1-888-346-9562	Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
<b>KENTUCKY – Medicaid</b>	<b>LOUISIANA – Medicaid</b>
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <a href="https://chfs.ky.gov/agencies/dm/s/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dm/s/member/Pages/kihipp.aspx</a> Phone: 1-855-459-6328 Email: <a href="mailto:KIHIPP.PROGRAM@ky.gov">KIHIPP.PROGRAM@ky.gov</a> KCHIP Website: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a> Phone: 1-877-524-4718 Kentucky Medicaid Website: <a href="https://chfs.ky.gov/agencies/dm/s">https://chfs.ky.gov/agencies/dm/s</a>	Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.dh.la.gov/laipp">www.dh.la.gov/laipp</a> Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
<b>MAINE – Medicaid</b>	<b>MASSACHUSETTS – Medicaid and CHIP</b>
Enrollment Website: <a href="https://www.mymaineconnection.gov/benefits/s?language=en-US">https://www.mymaineconnection.gov/benefits/s?language=en-US</a> Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> Phone: 1-800-977-6740 TTY: Maine relay 711	Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a> Phone: 1-800-862-4840 TTY: 711 Email: <a href="mailto:massprem.assistance@accenture.com">massprem.assistance@accenture.com</a>
<b>MINNESOTA – Medicaid</b>	<b>MISSOURI – Medicaid</b>
Website: <a href="https://mn.gov/dhs/health-care-coverage/">https://mn.gov/dhs/health-care-coverage/</a> Phone: 1-800-657-3672	Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005

<b>MONTANA – Medicaid</b>	<b>NEBRASKA – Medicaid</b>
<p>Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a></p> <p>Phone: 1-800-694-3084</p> <p>Email: <a href="mailto:HHSIPPProgram@mt.gov">HHSIPPProgram@mt.gov</a></p>	<p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a></p> <p>Phone: 1-855-632-7633</p> <p>Lincoln: 402-473-7000</p> <p>Omaha: 402-595-1178</p>
<b>NEVADA – Medicaid</b>	<b>NEW HAMPSHIRE – Medicaid</b>
<p>Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a></p> <p>Medicaid Phone: 1-800-992-0900</p>	<p>Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a></p> <p>Phone: 603-271-5218</p> <p>Toll free number for the HIPP program: 1-800-852-3345, ext. 15218</p> <p>Email: <a href="mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov">DHHS.ThirdPartyLiabi@dhhs.nh.gov</a></p>
<b>NEW JERSEY – Medicaid and CHIP</b>	<b>NEW YORK – Medicaid</b>
<p>Medicaid Website: <a href="http://www.state.nj.us/human-services/dm_ahs/clients/medicaid/">http://www.state.nj.us/human-services/dm_ahs/clients/medicaid/</a></p> <p>Phone: 1-800-356-1561</p> <p>CHIP Premium Assistance Phone: 609-631-2392</p> <p>CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a></p> <p>CHIP Phone: 1-800-701-0710 (TTY: 711)</p>	<p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a></p> <p>Phone: 1-800-541-2831</p>
<b>NORTH CAROLINA – Medicaid</b>	<b>NORTH DAKOTA – Medicaid</b>
<p>Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a></p> <p>Phone: 919-855-4100</p>	<p>Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a></p> <p>Phone: 1-844-854-4825</p>
<b>OKLAHOMA – Medicaid and CHIP</b>	<b>OREGON – Medicaid and CHIP</b>
<p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a></p> <p>Phone: 1-888-365-3742</p>	<p>Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a></p> <p>Phone: 1-800-699-9075</p>
<b>PENNSYLVANIA – Medicaid and CHIP</b>	<b>RHODE ISLAND – Medicaid and CHIP</b>
<p>Website: <a href="https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html">https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html</a></p> <p>Phone: 1-800-692-7462</p> <p>CHIP Website: <a href="http://www.dhs.state.pa.us/Programs/CHIP.aspx">Children's Health Insurance Program (CHIP) (pa.gov)</a></p> <p>CHIP Phone: 1-800-986-KIDS (5437)</p>	<p>Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a></p> <p>Phone: 1-855-697-4347, or 401-462-0311 (Direct RIte Share Line)</p>
<b>SOUTH CAROLINA – Medicaid</b>	<b>SOUTH DAKOTA - Medicaid</b>
<p>Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a></p> <p>Phone: 1-888-549-0820</p>	<p>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a></p> <p>Phone: 1-888-828-0059</p>

To see if any other states have added a premium assistance program since January 31, 2025, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://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](http://www.cms.hhs.gov)**  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

