



# Benefit Enrollment Guide

## 2021



# Table of Contents

A Message from Human Resources .....	3
Eligibility .....	4
Medical Insurance.....	5
Dental Insurance .....	6
Vision Insurance .....	7
Flexible Spending Accounts .....	8
Employee Assistance Plan (EAP).....	9
Changes in Benefit Elections.....	9
Contact Information.....	10



## A Message from Human Resources

At the City of Radford, we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also find overviews of our benefit plans by accessing our website, [www.radfordva.gov](http://www.radfordva.gov)

Sincerely,

Dawn Diamond

# Eligibility

## Eligible Employees:

You may enroll in the City of Radford Employee Benefits Program if you are a full time employee working 40 hours a week. You are also eligible if you meet the minimum requirements under the Affordable Care Act while you are employed with the City of Radford.

## Eligible Dependents:

If you are eligible for our benefits, so are your dependents. In general, eligible dependents include your spouse, domestic partner and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children, and children obtained through court-appointed legal guardianship, as well as children of same sex state-registered domestic partners.

## When Coverage Begins:

The effective date for your benefits is July 1, 2020. Newly hired employees and dependents will be effective in the City's benefits programs the first of the month following date of hire. If hired on the 1<sup>st</sup> or the 1<sup>st</sup> business day of that month you are effective that month. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

## Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.



# Medical Insurance

	Anthem BCBS KeyCare Plus 15/20%/2500 PPO	
	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>		
Individual / Family	\$0 / \$0	\$1,000 / \$2,000
<b>Maximum Out-of-Pocket*</b>		
Individual / Family	\$2,500 / \$5,000	\$4,250 / \$8,500
<b>Physician Office Visit</b>		
Primary Care	\$15 copay	30% after deductible
Specialty Care	\$30 copay	30% after deductible
<b>Preventive Care</b>		
Adult Periodic Exams / Well Child	100%	30% after deductible
<b>Diagnostic Services</b>		
X-ray and Lab Tests	20% coinsurance	30% after deductible
Complex Radiology	\$200	30% after deductible
Urgent Care Facility	\$15/\$30 copay	30% after deductible
Emergency Room	\$200 copay	\$200 copay
Inpatient Facility Charges	\$300 copay plus 20% coinsurance	30% after deductible
Outpatient Facility Charges	\$150 copay plus 20% coinsurance	30% after deductible
<b>Mental Health and Substance Abuse</b>		
Inpatient	\$300 copay plus 20% coinsurance	30% after deductible
Outpatient	\$0 copay	30% after deductible
<b>Retail Pharmacy (30 Day Supply)</b>		
Tier 1 / Tier 2 / Tier 3 / Tier 4 (Specialty)	\$10 / \$30 / \$50 / 20% up to \$200	30% coinsurance
<b>Mail Order Pharmacy (90 Day Supply)</b>		
Tier 1 / Tier 2 / Tier 3 / Tier 4 (Specialty)	\$25 / \$75 / \$125 / 20% up to \$200	30% coinsurance

## Medical Benefits

The City of Radford will continue to offer market leading medical coverage to our City employees and families with no major plan changes to our existing plan. The charts above are a brief outline of what is offered through Anthem BCBS. Please refer to the summary plan description for complete plan details.

	Employee Medical Contributions (Monthly)	
	Employee Cost	City Cost
Employee	\$0.00	\$790.69
Employee & Spouse	\$249.06	\$1,411.36
Employee & Child(ren)	\$166.04	\$940.92
Family	\$774.87	\$1,439.05

# Dental Insurance

	Delta Dental PPO Low Plan			Delta Dental PPO High		
	In-Network PPO	In-Network Premier	Out-of-Network Benefits	In-Network PPO	In-Network Premier	Out-of-Network Benefits
<b>Annual Deductible</b>						
Individual	\$0	\$0	\$0	\$0	\$0	\$0
Family	\$0	\$0	\$0	\$0	\$0	\$0
<b>Annual Maximum</b>						
Per Person / Family	\$500	\$500	\$500	\$1,000	\$1,000	\$1,000
Preventive	100%	100%	100%	100%	100%	100%
Basic	80%	80%	80%	80%	80%	80%
Major	50%	50%	50%	50%	50%	50%
<b>Orthodontia</b>						
Benefit Percentage	Not covered	Not covered	Not covered	50%	50%	50%
Dependent Child(ren) under 19	N/A	N/A	N/A	Covered	Covered	Covered
Lifetime Maximum	N/A	N/A	N/A	\$1,000	\$1,000	\$1,000

## Dental Benefits

The City of Radford will continue to offer dental coverage to our employees and families with no plan changes to our existing plans. The charts above are a brief outline of what is offered through Delta Dental of Virginia. Using dentists who participate in Delta Dental's PPO network will get you the deepest discount on dental services. Balance billing may occur if using a premier network dentist or seeing a dentist outside of Delta Dental's network. Please refer to the summary plan description for complete plan details.

## Healthy Smile, Healthy You® Program

The plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in the Healthy Smile, Healthy You Program is simple. Visit [DeltaDentalVA.com](http://DeltaDentalVA.com) to print an enrollment form.

	Delta Dental PPO Low Plan		Delta Dental PPO High	
	Employee Cost	City Cost	Employee Cost	City Cost
Employee	\$0.00	\$21.76	\$8.46	\$21.76
Employee & Spouse	\$15.72	\$21.76	\$30.20	\$21.76
Employee & Child(ren)	\$21.74	\$21.76	\$38.66	\$21.76
Family	\$48.34	\$21.76	\$73.68	\$21.76

# Vision Insurance

	EyeMed Vision Standard Plan	EyeMed Vision Enhanced Plan
<b>Copay</b>		
Routine Exams (Annual)	\$10 copay	\$15 copay
<b>Vision Materials</b>		
Materials Copay	N/A	N/A
Lenses	Benefit varies by type of lens. Covered every 12 months	Benefit varies by type of lens. Covered every 12 months
Contacts	\$125 allowance, 15% off remaining balance Covered every 12 months	\$150 allowance, 15% off remaining balance Covered every 12 months
Frames	\$130 allowance, 20% off remaining balance Covered every 24 months	\$130 allowance, 20% off remaining balance Covered every 24 months

	EyeMed Vision Standard Plan		EyeMed Vision Enhanced Plan	
	Employee Cost	City Cost	Employee Cost	City Cost
Employee	\$6.15	\$0.00	\$7.90	\$0.00
Employee & Spouse	\$11.70	\$0.00	\$15.23	\$0.00
Employee & Child(ren)	\$12.31	\$0.00	\$15.96	\$0.00
Family	\$18.75	\$0.00	\$24.58	\$0.00

## Vision Benefits

Included in your medical plan is Blue View Vision through Anthem. This provides a basic vision benefit for an annual eye exam and discounts on corrective lenses.

Furthermore, the City of Radford will continue to offer a more comprehensive standalone vision plan through EyeMed, in addition to the medical plan. This employee paid vision coverage is offered to our employees and families with no benefit changes to our existing plans. The charts above are a brief outline of what is offered through EyeMed. Please refer to the summary plan description for complete plan details.



# Flexible Spending Accounts

The Flexible Spending Account (FSA) plan with Discovery Benefits, Inc. allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

## How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.
- To help easily manage reimbursement, you can download the Discovery Benefits app, where you are able to easily upload receipts and claims information for reimbursement and view your account balance.



## Important rules to keep in mind:

- Specific to your healthcare FSA, the IRS has strict rules. You may carry over up to \$500 from one plan year to the next. The IRS has strict use it or lose it rules. If you have more than \$500 left in your FSA, you will lose the remaining funds.
- Specific to your dependent care FSA, you are granted a two and a half month grace period to file claims. Meaning that while the plan year ends June 30, 2021, you will have until September 15, 2021 to file any claims for the previous plan year.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds between your healthcare FSA and dependent care FSA or vice versa.



MAXIMUM ANNUAL ELECTION	
Health Care FSA	\$2,750
Dependent Care FSA	\$5,000

### BENEFITS ON THE GO!

**Download the free Benefits Mobile App by Discovery Benefits. Get convenient, real-time access to all of your benefits accounts in one spot. This makes it easy to use your hard-earned dollars and view recent account activity without ever needing to call!**



# Employee Assistance Plan (EAP)

Life does not always go smoothly. All of us experience times when a personal problem or crisis affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you and your household members. A professional counselor will assist you in assessing your situation, finding options, making choices or locating further help.

Some examples of situations that your EAP can help with:

- Relationship Difficulties
- Anger Management
- Substance Abuse
- Depression/Stress
- Personal Development
- Job Satisfaction
- Pandemic



It's free...Your employer covers the cost of initial assessment, additional problem-solving sessions and referral services. The City of Radford will cover 3 visits per issue at no cost to you. If there is a need for further counseling or treatment, your counselor will help you explore various options.

It's confidential...Your EAP has been set up with Optima Health, an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file unless it is part of an improvement plan recommended by your supervisor.

Optima Health EAP is only a phone call away at **1-800-899-8174**. You can also visit [www.OptimaEAP.com](http://www.OptimaEAP.com)

## Changes in Benefit Elections

### Open Enrollment:

With few exceptions, Open Enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year. During Open Enrollment, you can:

- Add, change, or delete coverage
- Add, or drop dependents from coverage
- Enroll, or re-enroll in dependent or health care flexible spending accounts. To continue your FSA benefits, you must re-enroll each plan year.

If you do not make your 2021 benefit elections, you will automatically be defaulted to your prior year elections, except for the FSA, which will default to zero (\$0) elections.

# Contact Information

## Have Questions? Need Help?

The City of Radford is excited to offer access to the **USI Benefit Resource Center (BRC)**, which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Specialists in the **Benefit Resource Center** are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at **855-874-6699** or via e-mail at **BRCEast@usi.com**. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

## Carrier Customer Service

	CARRIER	PHONE NUMBER	WEBSITE
Medical	Anthem Health Plans of Virginia	(800)-331-1476	Anthem.com
Dental	Delta Dental Insurance Company	(800) 237-6060	DeltaDentalVA.com
Vision	EyeMed Vision Care	(866) 939-3633	EyeMed.com
Employee Assistance Program (EAP)	Optima Health Insurance Company	(800)-899-8174	OptimaEAP.com User Name: Radford

This brochure summarizes the benefit plans that are available to City of Radford eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.



# Free Mobile Benefits App



Access ALL  
your benefits  
insurance  
policy details  
and contact  
information on  
the go!

## FIND IT IN YOUR APP STORE

Search for 'USIeb' and download our free app. After scrolling through the intro pages

Enter this code when prompted:  to access

benefit details.

## HIGHLIGHTS OF THE USIeb APP

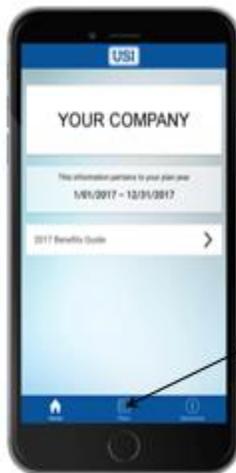
- Stay Organized – Access all your plan information and cards in one place
- Stay Up To Date – Receive the most updated plan information automatically
- Lighten Up Your Wallet – Store your cards in the app
- Get In Touch – Convenient contact information

# Free Mobile Benefits App



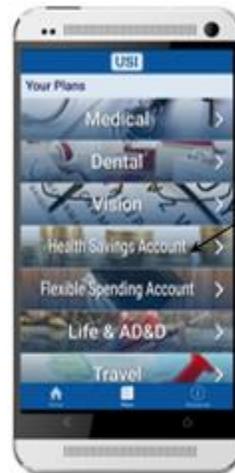
## NAVIGATING THE MOBILE BENEFITS APP

1. Your information will appear on the home screen



To access all policy details for the variety of benefit plans, tap here!

2. View full menu of benefits



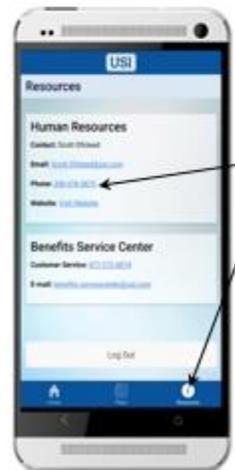
Tap the individual type of benefit plan to access contact and policy details.

3. Access policy details and store a photo of your carrier ID card



Using your smartphone, take a picture of your ID card to store the information.

4. Resources Page



This page provides contact information for your HR department.



# Escalated Claims or Benefit Concerns?

Contact the Benefit Resource Center ("BRC")!

**Toll Free: 855-874-6699**

**[BRCEast@usi.com](mailto:BRCEast@usi.com)**

Our Benefits Specialists can assist you Monday through Friday,  
8am to 5pm EST & CST

