



CITY OF MCALLEN  
EMPLOYEE BENEFITS

MEMORANDUM

TO: City of McAllen Employees  
FROM: Employee Benefits Department  
DATE: August 23, 2011  
RE: Open Enrollment Period

The City of McAllen will be hosting the Annual Benefits Open Enrollment Period from August 29, 2011 to September 23, 2011. Enclosed in this packet is a copy of the schedule of sessions that includes the dates, times and locations for open enrollment processing.

Please take time to review this packet prior to coming to open enrollment.

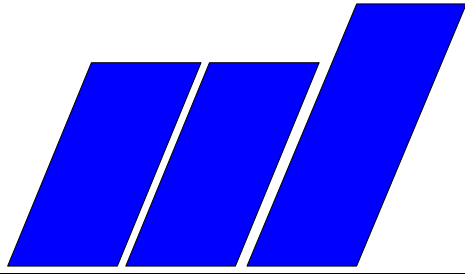
YOU SHOULD BRING THIS PACKET WITH YOU TO OPEN ENROLLMENT.

Please note the following highlights for this year's enrollment process:

- I. You will need to complete the Employee Pre-Fill Form prior to coming to meet with an enrollment representative. Please bring this with you to open enrollment.
- II. You're addition of dependents is subject to document verification for plan purposes. If you receive notice that documents are needed, you must act in a timely manner as requested or your newly added dependent may be denied coverage.
- III. Annual elections for health or dependent savings accounts must be made annually. There is no carryover from prior year elections.
- IV. When the Open Enrollment Period has closed, you will not be able to make any changes unless a qualifying event has occurred or you have a post-tax election.
- V. Premiums for health, dental and vision remained unchanged for 2011-2012.

Please do not hesitate to contact us if there are any questions.

Thank you!



CITY OF MCALLEN  
EMPLOYEE BENEFITS

MEMORANDUM

TO: City of McAllen Employees  
FROM: Employee Benefits Department  
DATE: August 23, 2011  
RE: Health Plan Changes 2011-2012

In late 2010 and early 2011, the City initiated wellness measures that encourage employee education on health related matters. The goal was to reduce employees out of pocket expense as well as reduce the City's health claims expense. These initiatives will continue in late 2011 and 2012, always with the focus on encouraging employees to make healthier decisions and lead healthier lifestyles.

*A direct correlation exists – if the City's health claims are reduced, employee pocketbooks remain fuller.*

In addition, a reduction in claims trends allows the City to continue to offer a rich Health Plan with low premiums.

During the summer of 2011, an extensive review was conducted to understand the City's current position for funding the City's Health Plan. For several years, the City has exceeded its budget in health care expenditures and given current market conditions, the anticipated expenses for healthcare are not expected to fall in the upcoming year. Recommendations were presented for cost saving measures.

The Mayor, City Commissioners and staff remain committed to a Health Plan model that considers its impact on all employees. Finding ways to spread the increased costs between the City's Health Plan funding and employee population will allow us to avoid other more difficult options such as benefits reductions and increased premiums. In an effort to partner with employees on savings strategies, the following changes will be made to the City of McAllen's Health Plan effective October 1, 2011;

#### Medical

- **Individual out-of-pocket max will be increased from \$1500 to \$2000.**
- **Individual deductible will be increased from \$500 to \$750.**

*Please note Incentive Awards Flyer announcing ability to easily earn up to \$100 deductible credit through wellness program participation.*

#### Pharmacy

- **Co-pays for generic drugs will be increased from \$0 to \$5.**
- Step Therapy is a progression that takes place where a patient first receives generics that are available and progress up through brand preferred and brand non-preferred as medically needed. Step Therapy requirements will be implemented on prescriptions where multiple drugs may have the same therapeutic capabilities. Acid reflux and depression are two conditions where a variety of drugs are available for therapy, but you'd have to medically graduate from one to the next as needed.
- Triessent is a case management program being offered especially to those in complex medical conditions whereby medicines are prescribed that are typically extremely expensive such as in the cases of cancer treatment or rheumatoid arthritis. Personal case managers will work with the patient on prescription fills in order to minimize cost burdens as well as talk them through various other aspects of their health care as needed.

Please do not hesitate to contact us if you have any questions. Thank you!



CITY OF MCALLEN  
EMPLOYEE BENEFITS

MEMORANDUM

TO: City of McAllen Employees  
FROM: Benefits Department  
DATE: August 23, 2011  
RE: Medicare Estimation Announcement

For employees who are near a point in their career where retirement is in the short term horizon, this memo is being issued to inform you that the City of McAllen Health Plan has a statement that may impact your need to review Medicare elections.

*Even if a Person does not Enroll for full Medicare coverage or make due claim for Medicare benefits, the Plan Supervisor will calculate the benefit which would have been paid by full Medicare coverage (see chart above) and adjust the Plan benefits payable according. (P. 29 of the City's Health Plan)*

What this means to you is this – if you reach age 65 and are on the health plan as a *RETIREE*, benefits will be paid on the calculation that you are enrolled in both Medicare Part A and Medicare Part B. It is your option to retain the City's Health Plan as supplemental insurance, but please also be aware that;

*If Medicare is primary [payor], the combined total payable by full Medicare coverage and the Plan will not exceed the normal benefit payable by the Plan. (P. 29 of the City's Health Plan)*

Which means that the combination of both Medicare claims benefits paid and the calculated amount the City will pay on top of Medicare (if any) will never exceed the City's Plan allowable amount.

Please do not hesitate to contact us if there are any questions.

## SCHEDULE OF OPEN ENROLLMENT SESSIONS

2011-2012  
PLAN  
YEAR

<a href="#"><u>Affordable Homes Benefits Open Enrollment</u></a> Board Room	Mon, Aug 29	8:30 AM – 10:00 AM
<a href="#"><u>McAllen Housing Authority Benefits Open Enrollment</u></a> Community Hall		10:30 AM – 12:00 PM
<a href="#"><u>McAllen Chamber of Commerce Benefits Open Enrollment</u></a> Board Room		1:00 PM – 2:30 PM
<a href="#"><u>IMAS Benefits Open Enrollment</u></a> Library		3:00 PM – 4:30 PM
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<a href="#"><u>Parks &amp; Recreation Benefits Open Enrollment</u></a> Employee Breakroom	Tue, Aug 30	7:00 AM – 12:00 PM
<a href="#"><u>Anzalduas Bridge Benefits Open Enrollment</u></a> Conference Room		2:00 PM – 3:00 PM
<a href="#"><u>Airport Benefits Open Enrollment</u></a> East Conference Room Behind Baggage Claim		2:00 PM – 4:00 PM
<a href="#"><u>Hidalgo Bridge Benefits Open Enrollment</u></a> Conference Room		3:30 PM – 4:30 PM
<hr/>		
<a href="#"><u>Traffic Operations Benefits Open Enrollment</u></a> Lounge	Wed, Aug 31	7:00 AM – 9:00 AM
<a href="#"><u>Parks &amp; Recreation Benefits Open Enrollment</u></a> Employee Breakroom		7:00 AM – 12:00 PM
<a href="#"><u>Tax Office Benefits Open Enrollment</u></a> Martha Guel's Office		2:00 PM – 3:00 PM
<a href="#"><u>Passports/Vital Statistics/Downtown Services Benefits Open Enrollment</u></a> Breakroom Lounge in Parking Garage		2:00 PM – 4:00 PM
<hr/>		
<a href="#"><u>Lark Library Benefits Open Enrollment</u></a> Green Jay Room	Thu, Sep 01	8:00 AM – 10:00 AM
<a href="#"><u>City Hall Benefits Open Enrollment</u></a> City Commission Chambers		8:00 AM – 11:30 AM
<a href="#"><u>Main Library Benefits Open Enrollment</u></a> Exhibit Room		10:30 AM – 12:30 PM
<a href="#"><u>City Hall Benefits Open Enrollment</u></a> City Commission Chambers		1:00 PM – 5:00 PM
<a href="#"><u>Palmview Library</u></a> Sabal Room		2:00 PM – 4:00 PM
<hr/>		
<a href="#"><u>McAllen Express Transit Benefits Open Enrollment</u></a> Subway Restaurant	Fri, Sep 02	8:00 AM – 10:00 AM
<a href="#"><u>City Hall Benefits Open Enrollment</u></a> City Commission Chambers		8:00 AM – 11:30 AM
<a href="#"><u>McAllen Bus Terminal Benefits Open Enrollment</u></a> Subway Restaurant		10:00 AM – 12:00 PM
<a href="#"><u>City Hall Benefits Open Enrollment</u></a> City Commission Chambers		1:00 PM – 5:00 PM
<a href="#"><u>Convention Center Benefits Open Enrollment</u></a> Meeting Room		1:30 PM – 3:30 PM

## SCHEDULE OF OPEN ENROLLMENT SESSIONS

2011-2012  
PLAN  
YEAR

<u>LABOR DAY</u>	Mon, Sep 05	
<u>Golf Course Benefits Open Enrollment</u> Meeting Room	Tue, Sep 06	10:30 AM – 12:30 PM
<u>McAllen Express Transit &amp; Bus Terminal Benefits Open Enrollment</u> Subway Restaurant		1:00 PM – 3:00 PM
<u>Public Works Benefits Open Enrollment</u> Employee Breakroom	Wed, Sep 07	5:00 AM – 10:30 AM
<u>Public Works Benefits Open Enrollment</u> Employee Breakroom		12:00 PM – 4:00 PM
<u>Police Dept &amp; Municipal Court Benefits Open Enrollment</u> PD Lounge		3:00 PM – 7:00 PM
<u>Police Dept &amp; Municipal Court Benefits Open Enrollment</u> PD Lounge	Wed, Sep 07	8:00 PM – 12:00 AM
<u>Police Dept &amp; Municipal Court Benefits Open Enrollment</u> PD Lounge	Thu, Sep 08	8:00 AM – 11:30 AM
<u>Police Dept &amp; Municipal Court Benefits Open Enrollment</u> PD Lounge		1:00 PM – 5:00 PM
<u>Police Dept &amp; Municipal Court Benefits Open Enrollment</u> PD Lounge	Fri, Sep 09	5:00 AM – 10:30 AM
<u>Police Dept &amp; Municipal Court Benefits Open Enrollment</u> PD Lounge		12:00 PM – 2:00 PM
<u>Waste Water Plants (N &amp; S) Benefits Open Enrollment</u> Operator's Office	Mon, Sep 12	7:00 AM – 12:00 PM
<u>Water Treatment Plants (1 &amp; 2) Benefits Open Enrollment</u> Meeting Room	Tue, Sep 13	8:00 AM – 12:00 PM
<u>Fire Department Benefits Open Enrollment</u> Room 103	Wed, Sep 14	8:00 AM – 11:30 AM
<u>Fire Department Benefits Open Enrollment</u> Room 103		1:00 PM – 5:00 PM
<u>Fire Department Benefits Open Enrollment</u> Room 103	Thu, Sep 15	8:00 AM – 11:30 AM
<u>Fire Department Benefits Open Enrollment</u> Room 103		1:00 PM – 5:00 PM
<u>Fire Department Benefits Open Enrollment</u> Room 103	Fri, Sep 16	8:00 AM – 11:30 AM

## SCHEDULE OF OPEN ENROLLMENT SESSIONS

2011-2012  
PLAN  
YEAR

<a href="#">Fire Department Benefits Open Enrollment</a> Room 103		1:00 PM – 5:00 PM
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<a href="#">Make-Up Sessions City Employees</a> Benefits Department	Mon, Sep 19	8:00 AM – 12:00 PM
<a href="#">Make-Up Sessions City Employees</a> Benefits Department		1:00 PM – 4:00 PM
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<a href="#">Make-Up Session Agency Employees</a> Benefits Department	Tue, Sep 20	8:00 AM – 12:00 PM
<a href="#">Make-Up Sessions Agency Employees</a> Benefits Department		1:00 PM – 4:00 PM
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<a href="#">Make-Up Sessions City Employees</a> Benefits Department	Wed, Sep 21	8:00 AM – 12:00 PM
<a href="#">Make-Up Sessions City Employees</a> Benefits Department		1:00 PM – 4:00 PM
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<a href="#">Make-Up Session Agency Employees</a> Benefits Department	Thu, Sep 22	8:00 AM – 12:00 PM
<a href="#">Make-Up Sessions Agency Employees</a> Benefits Department		1:00 PM – 4:00 PM
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<a href="#">Make-Up Sessions City Employees</a> Benefits Department	Fri, Sep 23	8:00 AM – 12:00 PM
<a href="#">Make-Up Sessions City Employees</a> Benefits Department		1:00 PM – 4:00 PM

## Employee Pre-Fill Form

Please complete this chart for you and your dependents prior to meeting with an enrollment representative. **PLEASE NOTE, ADDITIONS OF DEPENDENTS NOT CURRENTLY ENROLLED ARE SUBJECT TO VERIFICATION PROCEDURES.** This means, for spouses, you may be asked to provide a marriage license and social security card. For children up to age 26, you may be asked for birth certificate and social security card or adoption paperwork. Verification requests will be made one week after open enrollment.

**PLEASE WRITE INFORMATION NEATLY.**

	Name	Date of Birth (MM/DD/YY)	Gender (M/F)	Social Security Number
Employee				
Spouse				
Child				
Child				
Child				
Child				
Child				
Child				
Child				
Child				
Child				

### HEALTHCARE SPENDING ACCOUNT WORKSHEET

**Deductibles**

*Medical, Dental, Vision*

\_\_\_\_\_

**Co-Payments / Co-Insurance**

*This is the amount not paid by your health plan coverage*

\_\_\_\_\_

**Amounts Paid Over Plan Limits**

*Over the reasonable and customary allowance such as chiropractic or medical equipment*

\_\_\_\_\_

**Expenses NOT Covered by Insurance Plan**

*Prescription drugs*

\_\_\_\_\_

*Vision care*

\_\_\_\_\_

*Dental / Orthodontic care*

\_\_\_\_\_

*Procedures / Treatment / Therapies*

\_\_\_\_\_

*Fees / Services*

\_\_\_\_\_

*Medical Equipment, hearing aids and prosthetic devices*

\_\_\_\_\_

*Psychiatric care*

\_\_\_\_\_

*Assistance for disabled*

\_\_\_\_\_

*Other eligible expenses*

\_\_\_\_\_

*Any upcoming out of norm expenses (lasik, gastric bypass, braces, etc.)*

\_\_\_\_\_

**Total Estimated Out of Pocket Health Care Expenses**

**\$ \_\_\_\_\_**

# Open Enrollment August 29 - September 23, 2011



The City of McAllen is pleased to have trained Benefit Counselors assist with this year's enrollment! During the enrollment, each of you should attend a quick, private one-to-one session with a benefits counselor. In that session, you'll discuss all of your current benefits as well as new and updated benefit options. Your benefits counselor will answer any questions you may have and offer you simple, straightforward advice as you sort through your choices.

## These core benefits will be offered during the enrollment:

- **Medical Insurance**
- **Dental Insurance**
- **Vision Insurance**
- **Flexible Spending Accounts**
- **Life Insurance**
- **Voluntary Short-Term Disability Insurance**
- **Voluntary Long-Term Disability Insurance**

## You also have the opportunity to apply for these voluntary benefits:

- **Accident Insurance** – helps offset the unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a covered accident.
- **Cancer Insurance** – helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer diagnosis and treatment.
- **Critical Illness Insurance** – pays a lump sum benefit upon diagnosis of a covered critical illness such as heart attack (myocardial infarction), end stage renal failure, coronary artery bypass surgery, stroke or major organ transplant.
- **Hospital Confinement Indemnity Insurance** – helps with the rising costs associated with a covered hospital confinement or covered outpatient surgery such as deductibles and co-payments.
- **Universal Life Insurance** – provides death benefit coverage that you can increase or decrease as your needs change. The policy builds cash value on a tax-deferred basis at current interest rates and premium payments are flexible. associated with a covered hospital confinement or covered outpatient surgery such as deductibles and co-payments.

*Please see City of McAllen Benefits Intranet page for detailed times and locations or talk to your department liaison for more details.*

*Retirement agents from TMRS & ICMA will also be at most sessions held throughout the City to answer questions.*

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.

**Colonial Life**  
1200 Colonial Life Boulevard  
Columbia, South Carolina 29210  
7/11

If you are unable to attend a one-to-one session with a benefits counselor, you may apply for coverage through the **Online Enrollment System**.

Log in to <https://harmonyenroll.coloniallife.com>.

**Your User Name is:** CIT5X2K plus your nine digit social security number. (CIT5X2K-123456789)

**Your Password is:** The first 4 letters of your last name and the last 4 digits of your social security number.

For technical assistance accessing or using the system, call the Help Center at 1-866-875-4772, between 8:30 a.m. - 6:00 p.m., EST.

For assistance with Colonial Life products contact your Colonial Life benefits counselor.

Note that to use the online enrollment system you will need the following software on your computer:

Internet Explorer 5.01 or higher  
Adobe Acrobat Reader

**Colonial Life**<sup>®</sup>

*Making benefits count.*

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NS-11876

# Flexible Spending Plan

Under Section 125 of the IRS code, an employee is allowed to pay for qualified group insurance premiums, unreimbursed medical costs (prescriptions and co-pays for example), child and dependent care costs and more... all with tax free dollars through a Flexible Spending Plan. Flexible Spending Plans are referred to by many names including Flexible Spending Accounts (FSA), Section 125 Plans and Reimbursement Accounts, just to name a few. By any name, participation in a Flexible Spending Plan can save you a significant amount of money.

## How does a Flexible Spending Plan Work?

A Flexible Spending Plan lets you increase your take home pay by giving you a tax break on money used to pay for benefits. The benefits that you elect are paid for through a salary reduction agreement with your employer. Salary reduction means that you are able to use “pretax” dollars to pay for certain benefits that you may have previously paid for with “after-tax” dollars. By implementing this plan, your employer is helping you to reduce your taxes and to increase your spendable income. The cost saving advantage of the plan is simple. Any benefit cost or insurance premiums you pay for under the plan, are paid on a pretax basis. The result? Uncle Sam takes fewer taxes!

## How does this affect my paycheck?

Take a look at the following Flexible Spending plan tax savings example for John to give you an idea.

	Before Joining The Flexible Spending Plan	After Joining The Flexible Spending Plan Medical & Day Care
Gross annual (taxable) income	<b>\$24,000</b>	<b>\$24,000</b>
Before tax – health insurance premiums	\$0	\$1,200
Before tax – medical expenses	\$0	\$1,000
Before tax – day care cost	\$0	\$3,000
Taxable pay (after medical cost)	<b>\$24,000</b>	<b>\$18,800</b>
Taxes – Federal, State, FICA (at 25%)	\$6,000	\$4,700
After tax – health insurance premiums	\$1,200	\$0
After tax – medical expenses	\$1,000	\$0
After tax – day care cost	\$3,000	\$0
Total annual take home pay	\$12,800	\$14,100
<b>SAVINGS</b>		<b>\$1,300</b>

Let’s assume John earns \$24,000 annually and his employer deducts \$1,200 annually from his paycheck to pay health insurance premiums for covering his wife and child under the group health plan.

Before joining the Flexible Spending plan John’s annual medical premium deduction of \$1,200 (+ his day care & out of pocket medical expense costs) were taken out of his check after-taxes. After joining the Flexible Spending plan his deductions are taken before taxes. **In this example, John increased his take home pay by \$1,300 per year!** John’s taxable income was reduced, his taxes decreased & he has more take home pay. *And remember, the more John elects to deduct, the more John’s taxable pay is reduced and the more John increases his take home pay!*

## ELIGIBLE MEDICAL EXPENSES

### EXAMPLES

- ✓ Adoption - medical expense for child (incurred before adoption is finalized)
- ✓ Alcoholism & drug addiction treatment
- ✓ Ambulance
- ✓ Chiropractic services
- ✓ Coinsurance amounts and deductibles
- ✓ Contact lenses and solution
- ✓ Dental treatment & artificial teeth
- ✓ Diagnostic tests
- ✓ Eye examinations and eyeglasses/sunglasses
- ✓ Hearing aids and examinations
- ✓ Hospital services
- ✓ Injections
- ✓ Insulin
- ✓ Laboratory fees and X-rays
- ✓ Medical monitoring and testing devices (if prescribed by physician)
- ✓ Medicines (if prescribed by physician to treat a specific ailment and if only available by prescription)
- ✓ Optometrist and Lasik eye surgery
- ✓ Over-the-counter drugs (some – please refer to IRS Publication 502)
- ✓ Periodontal fees
- ✓ Physical exams (except for employment related physicals)
- ✓ Physical therapy (for specified medical purpose)
- ✓ Private Hospital Room
- ✓ Psychiatric Care, psychoanalysis and psychologist
- ✓ Surgery, transplants and hospital services
- ✓ Vaccinations

## NON-ELIGIBLE MEDICAL EXPENSES

### EXAMPLES

- |   |                             |
|---|-----------------------------|
| X Premiums  | X Swimming lessons          |
| X Liposuction   | X Tattoos / tattoo removal  |
| X Maternity clothes   | X Medical savings accounts  |
| X Over-the-counter drugs (Most no longer apply due to healthcare reform in 2010.) | X Personal hygiene products |
| X Pregnancy kits  | X Hair transplant           |
| X Vitamins without prescription   | X Funeral expenses          |

# KNOW YOUR BENEFITS!

## **Health Insurance**

Medical Insurance pays the large expense that can be incurred when you or a family member, see doctors, go to the hospital, or seek other costly medical services. Medical insurance allows you to obtain high quality medical care without severe financial hardship to your family. The City pays the premium for employees coverage, while the employee incurs premiums for dependents and spouses should they elect to add them to coverage.

## **Vision Insurance**

Vision insurance is designed to discount the costs of professional vision care. Benefits include exams, lenses, contacts and discounts on various other vision needs with restrictions on frequency and annual maximum dollar amounts.

## **Dental Insurance**

Dental insurance is designed to discount the costs of professional dental care. Benefits include preventative care and discounts on basic care and major care as well as orthodontia with restrictions on frequency and annual maximum dollar amounts.

## **Basic Life Insurance**

Basic Life Insurance is provided to each City employee at no cost. Coverage is two (2) times your annual salary, with a maximum of \$100,000.

## **Supplemental Life Insurance**

In addition to insurance provided by the City, employees can enroll themselves, their spouses and dependents in supplemental life insurance. This enables you to tailor coverage for your individual needs and helps provide financial security for you and your family members.

## **Short Term Disability**

Short Term Disability insurance is intended to protect your income for a short duration in case you become ill or injured. Maximum benefit duration is 13 weeks, with coverage beginning either 8 or 16 days after accident or illness, depending on policy chosen.

## **Long Term Disability**

Long Term Disability insurance is intended to protect your income for a long duration after you have depleted short-term disability or any sick leave you have accrued. Maximum benefit duration is two (2) years with an elimination period that requires you to be disabled for 90 days prior to collecting benefits.

## **Texas Municipal Retirement System**

The City mandates that all employees participate in TMRS at a 7% contribution rate per pay period. The City contributes 2 to 1 matching funds for all participating employees. City funds are kept separate until employee retires.

## **ICMA 457 Deferred Compensation Plan**

The ICMA 457 Deferred Compensation Plan is a supplemental retirement savings program that allows the participant to make contributions before taxes are deducted. Contributions may be increased, decreased, stopped and restarted without restriction and without fees or penalties.

## **Nationwide Insurance (*Firefighters Only*)**

Nationwide Insurance offers 457b, 401a, and 401k plans for fire fighters seeking supplemental retirement savings with a pre-tax basis.

## KNOW YOUR BENEFITS!

### Supplemental Cancer Policy

Cancer insurance helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer treatment that most medical plans may not cover. This coverage also provides a benefit for specified cancer screening tests. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

### Supplemental Accident Policy

Accident insurance helps offset the unexpected medical expenses, such as deductibles and co-payments, which can result from a fracture, dislocation or other covered accidental injury. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

### Supplemental Critical Illness Policy

Critical Illness insurance complements your major medical coverage by providing a lump-sum benefit you can use to help pay the direct and indirect costs related to a covered critical illness. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

### Supplemental Hospital Confinement Indemnity Policy

Hospital Confinement Indemnity insurance helps you with the rising costs associated with a covered hospital confinement or eligible outpatient surgery. Policy pays directly to you, regardless of other insurance you may already have. These plans are designed to supplement your health insurance so that you do not need to pay out of pocket for deductibles, co-payments, travel expenses or hotel stays if needed.

### Flexible Spending Accounts

Flexible Spending Accounts are designed to help you pay out-of-pocket medical and dependent care costs while increasing your spendable income. The advantage of participating is that you contribute pre-tax dollars to your account, therefore lowering your taxable income and the money that you've contributed to the account is the same money you use to pay the out-of-pocket expenses you would have paid anyway! Items that you can use this money for include but are not limited to: co-payments, dental work, vision care, contact solution, prescriptions.

### Important Contact Information

Health Insurance	<i>Blue Cross Blue Shield</i>	800-521-2227
Dental Insurance	<i>Ameritas</i>	800-487-5553
Vision Insurance	<i>Avesis</i>	800-828-9341
Retirement	<i>TMRS</i>	800-955-7736
Basic Life Insurance	<i>Lincoln Financial Group</i>	800-423-2765
Optional Disability Insurance	<i>Lincoln Financial Group</i>	800-423-2765
Optional Supplemental Insurance	<i>Colonial Life Insurance</i>	800-325-4368
Optional Flex Spending Acct	<i>JEM Flex</i>	800-943-9179
Optional Life Insurance	<i>Lincoln Financial Group</i>	800-423-2765
Optional Life Insurance (Firefighters)	<i>Nationwide</i>	800-381-1978
Optional Retirement	<i>ICMA</i>	800-669-7400

*As always, the City of McAllen Benefits Department is here to help you in your insurance inquiries as. We can be reached at 956-681-1400 or by email at [benefits@mcallen.net](mailto:benefits@mcallen.net) for your convenience.*



# Incentive Awards

The City of McAllen and Blue Cross and Blue Shield of Texas (BCBSTX), a division of Health Care Service Corporation, encourage you to take part in activities that promote wellness and health. You (or a covered family member) can earn a credit to your deductible by completing one or more of these healthy activities.

ACTIVITY	WHO IS ELIGIBLE	EARNED CREDIT Receive credit when you complete one or more of these healthy activities. The total credit you can earn toward your deductible is \$100 per employee or covered family member.
<b>CONDITION MANAGEMENT PARTICIPATION</b>		
Completion of Diabetes-recommended Care Program	Employee Only	\$50.00
Completion of Pregnancy Program	Family	\$50.00
<b>LIFESTYLE MANAGEMENT PARTICIPATION</b>		
Completion of Nutrition Program*	Employee Only	\$25.00
Completion of Smoking Cessation Program	Employee Only	\$25.00
Completion of Weight Management Program	Employee Only	\$50.00
<b>CLAIMS BASED ACTIVITIES</b>		
Completion of Standard Annual Physical	Employee Only	\$25.00
Completion of Cholesterol Screening	Employee Only	\$25.00
Clinical Prostate Exam	Employee Only	\$25.00
Colorectal Screening	Employee Only	\$25.00
Diabetes Test	Employee Only	\$25.00
<b>MISCELLANEOUS</b>		
Complete Health Risk Assessment online at <a href="http://bcbstx.com">bcbstx.com</a>	Employee Only	\$50.00
Gym Membership*	Employee Only	\$25.00

\* Tracked by employer. Credit applied upon proof of completion submitted by employee.





**BlueCross BlueShield of Texas**

*Experience. Wellness. Everywhere.®*



### **How much can I earn?**

City of McAllen employees can complete one or more of the activities above to earn up to \$100 total toward their deductible per year.

### **How do I participate in this program?**

You can find the health risk assessment by signing up for Blue Access for Members<sup>SM</sup> (BAM) at [bcbstx.com](http://bcbstx.com) and clicking on the Personal Health Manager icon. The health risk assessment is in the Know Your Risk box.

Schedule an annual physical, or cholesterol, diabetes, prostate, colonoscopy exam(s) with your doctor. For help in finding a doctor, use Provider Finder<sup>®</sup> at [bcbstx.com](http://bcbstx.com). Enroll in the weight management, smoking cessation and/or Special Beginnings<sup>®</sup> pregnancy programs through the Personal Health Manager, or call Customer Service at the toll-free number on the back of your ID card.

### **Can I participate in more than one condition management program?**

The incentive will be limited to only one condition per member.

### **How will I receive the credit?**

If you share the results of your health risk assessment with BCBSTX, a credit is automatically added to your account. If you do not share the results, send the completion certificate to Customer Service. Call the toll-free number on your ID card for the address.

Credits for the annual physical, and/or cholesterol, diabetes, prostate, colonoscopy exams are added after BCBSTX processes the claim.

Credits for completing one of the condition or lifestyle management programs are earned by submitting the completion certificate to Customer Service.

If you have any questions about your coverage or this program, call the toll-free Customer Service phone number on your ID card.



# 2011 CITY OF MCALLEN EMPLOYEE HEALTH FAIR

**Friday, November 4, 2011 from 7a – 11a  
McAllen Convention Center Exhibit Hall B**

Open to all City employees and their health insurance dependents. There will be free health screenings, flu vaccinations, massages, fitness trainers, supplemental suppliers and a variety of vendors along with raffle prizes!

***Remember, you must fast (stay away from food and liquids other than water) for at least 12 hours prior to screenings.***

**Pre-Register with your department liaison today!**

Call the Employee Benefits Department if you have any questions. 956/681-1400

