NEW DECADE. NEW YOU.

2020/2021

Employee Benefits Guide

Understanding your benefits
Fellow Scottsdale employees,

During so much uncertainty amid the COVID-19 pandemic, one thing that remains unchanged is the excellent benefits offered to city employees. 2020 has changed a lot of things in our world, and these adjustments may also change the health services you need, or how you obtain care.

Now more than ever, it is vitally important to understand the choices available through our benefits packages – everything from behavioral health virtual care and pharmacy home delivery, to deferred compensation and discounted legal service.

We want to help you and your family understand and get the most from our health plan benefits. That’s why we make pre-enrollment assistance available.

Personalized guides will help you make informed decisions about benefit selections, providers and care, based upon what matters most to you. Take advantage of this expert advice, along with the information provided in this benefits booklet, to make sure you get the health care coverage that makes the most sense for you.

Call Cigna’s pre-enrollment line at 888-806-5042 to get started.

If you have questions regarding your benefits or this guide, the HR Benefits Team is ready to assist you at 480-312-7600 or hrbenefitsemail@ScottsdaleAZ.gov.

Stay strong,

Jim
Our HR Benefits Team does not put fitness on the BAAack burner, as proven by these goat yoga poses.
What Is Open Enrollment?

This booklet is a summary of your benefits package for 2020/21. Take the time to review the information, so that you can make the best selections for you and your family. All information, including the amount of any benefit and employee eligibility for benefits, is subject to and governed by the terms and conditions of the applicable policy or plan documents, including Cigna’s clinical policy bulletins. If any information provided in this guide differs from information provided by the policy or plan, the terms of the plan will control.

Employee Benefit Eligibility

Full-time employees or grandfathered part-time employees with benefits are eligible for coverage under the benefit plans. If both you and your spouse work for the city, you may select coverage as an employee or dependent. However, dependents can only be enrolled under one parent.

Dependent Eligibility

- Legal spouse/domestic partner
- Children up to age 26, including natural-born, foster, stepchildren, legally adopted, placed for adoption or children whom you are a legal guardian
- Unmarried children beyond 26 who are incapable of self-sustaining employment because of a mental or physical disability incurred before age 19.

Domestic Partner Coverage

Health insurance coverage may be extended to an employee’s domestic partner and child(ren) with completion of a notarized Domestic Partnership Affidavit and supporting documentation on file. Contact HR Benefits to select or change domestic partner coverage and to discuss important tax considerations.

Open Enrollment is May 9-25

This year’s open enrollment period takes place online from May 9 through May 25. All employees are required to complete an enrollment form available on the Employee Self Service intranet site: scottsdaleaz.munissetforservice.com.

Benefit elections made during this open enrollment period will become effective July 1.

Tips

- If needed, update your address on the Employee Self Service site. Don’t forget that you can also visit this site to access your current benefit elections.
- Be sure to include your Social Security number for you and all your dependents. This is a federal requirement and is necessary to properly administer Medicare Program benefits.
- Open enrollment is the only time to make changes to your benefit selection for the coming year – unless you experience a qualified life status change such as marriage, birth of child or divorce. You must notify HR Benefits within 30 days of a qualifying life change.

Computers are available to employees for online enrollment at the Human Resources office at 9191 E. San Salvador Dr.
Incentives: Don’t Leave Money on the Table

Blood Pressure Incentive
Employees and qualified spouses who have their blood pressure within the healthy range, or who are working with their doctor or health coach toward that goal, can each earn a $20 per month incentive.

This incentive is aimed at a potentially serious health issue. Cigna estimates that about one out of every ten people in our employee health plan suffers from high blood pressure — but it’s a common disease and treatment is usually effective. Everyone in the city’s health plan will potentially benefit as individuals become healthier. Even better — anyone who makes an effort can earn this incentive. Employees must complete the incentive for his or her spouse to be eligible.

Here’s how it works:

STEP ONE
- Obtain Validated Biometric Values. Visit your Primary Care Physician, appropriate physician or a Cigna Medical Group facility for your free annual preventive/wellness exam from Aug. 15, 2019 to Oct. 31, 2020. Submit the Wellness Screening Form to Cigna (upload to mycigna.com, fax or mail)
  OR
- Complete an onsite biometric screening from Aug. 1 to Oct. 31. Results are automatically submitted to Cigna.

STEP TWO
- Both employees and spouse must create and complete the Health Risk Assessment. Create and complete a new Health Assessment at mycigna.com from May 1 to Oct. 31. All fields must be entered. Please do not select “I don’t know” or “Good/Normal” for biometric data or your assessment will not be valid.

Wellness Incentive
There are two steps employees need to take to earn the wellness incentive. Spouses covered under our medical plan may also participate.

- Visit your physician or a Cigna Medical Group facility for your free annual wellness exam between Aug. 15, 2019 to Oct. 31, 2020, OR complete an on-site biometric screening
- Register with mycigna.com and complete your health risk assessment.

Complete both steps between May 1 and Oct. 31 to earn a one-time incentive of $120 (employee) or $240 (employee + spouse).

Diabetes Prevention Program Incentive (Omada)
An estimated one out of three people are at risk for diabetes, are you? Omada is a digital lifestyle change program that can help you lose weight, feel fantastic, and develop long-term healthy habits that can reduce risks. You’ll receive the program at no additional cost if you or your covered adult dependents are enrolled in one of the city’s medical plans offered through Cigna, are at risk for diabetes or heart disease, and are accepted into the program. Complete the first 9 lessons of the 16 week program to earn a $50 incentive and/or reduce your weight by 5 percent with the Diabetes Prevention Program to earn an additional $50 incentive.

Take Omada’s 1-minute health screener to see if you’re eligible: omadahealth.com/scottsdaleaz

Annual Physical Exam
As a city of Scottsdale employee or covered dependent enrolled in a medical plan, your annual physical exam is covered. You do not pay a copay or deductible. At your appointment, show your medical card, which shows that you should not be charged for a preventive care appointment.
Cigna Resources

Cigna Medical Group

Cigna Medical Group (CMG) is available to you and your family when you enroll in a Cigna medical plan. Cigna Medical Group is one of the Valley’s largest multi-specialty group practices. At many of the centers you can see a doctor, fill your prescription, and get lab work and imaging. The use of electronic health records and digital imaging allows CMG doctors at all locations to access accurate, real-time information when considering your treatment and digital imaging is faster and safer than traditional X-rays. For more information on Cigna Medical Group services and locations, go to cigna.com/cmgaz.

- Multi-specialty and urgent care centers
- CareToday convenience care clinics
- On-site pharmacies and refill centers
- Vision services
- Hearing services
- Pediatric services
- Accredited Ambulatory Surgery Center

Cigna Centers for Excellence

Cigna is committed to making it easy for you to make the best choice for a hospital by giving you the information you need to make the right choice for you and your family. This includes Cigna’s Centers for Excellence designation program, and quality and cost-efficient ratings. Cigna also provides patient experience ratings for hospitals received from Consumer Union in the health care professional directory on mycigna.com.

By combining Cigna’s cost-efficiency and quality ratings with patient experience overall hospital ratings, Cigna can help you make more informed decisions. The Center’s for Excellence program identifies hospitals that have received high rating for certain procedures or conditions based on patient outcomes and cost-efficiency. During the 20/21 fiscal year, the city is offering a $250 incentive to use one of these centers for an outpatient surgery for one of the following procedures:

- orthopedic back surgery
- joint surgery (knee or hip replacement)
- cardiac surgery
- childbirth
- bariatric surgery (OAP plan coverage only)
- transplant surgery

This incentive is available to both the employee and spouse. You will be credited via payroll after your claim has been processed. The online health risk assessment is required to be complete to earn this additional incentive.

Participants were encouraged to take part in Pat’s Run virtually in 2020. Planner Ben Moriarity stepped up to the challenge!
Virtual Care

Your medical plan includes access to medical and behavioral/mental health Virtual Care. Cigna partners with two national Virtual Care providers: Amwell and MDLIVE. These options allow you to connect with a board-certified doctor via secure video chat or phone, without leaving your home or office. Get the care you need when, where it works best for you — including most prescriptions — for a wide range of minor conditions.

With virtual care, you can:
- Get medical virtual care 24/7/365 – via video or call from your phone, tablet or computer.
- Schedule a behavioral/mental health virtual care appointment online in minutes.
- Connect with quality board-certified doctors and pediatricians, as well as licensed counselors and psychiatrists.
- Have a prescription sent directly to your local pharmacy, if appropriate.
- Save money. Medical virtual care for minor conditions costs less than ER or urgent care center visits, and maybe even less than an in-office primary care provider visit.

It’s important to remember that telehealth services are designed for minor, non-life-threatening conditions. In an emergency, you should dial 911 or go to the nearest hospital.

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:
- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

Behavioral/Mental Health Virtual Care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions, such as:
- Addictions
- Bipolar disorders
- Child/adolescent issues
- Depression
- Eating disorders
- Grief/loss
- Life changes
- Men’s issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Relationship and marriage issues
- Stress
- Trauma/PTSD
- Women’s issues

Virtual Care Providers

Signing up is easy! Set up and create an account with one or both telehealth providers by completing a medical history using an online “virtual clipboard.” You can also download the Amwell or MDLIVE app to your smartphone or mobile device for access on-the-go.

AmwellforCigna.com .................. 855-667-9722
(Virtual medical care only)

MDLIVEforCigna.com .................. 888-726-3171
(Virtual medical and behavioral care)
Other Resources

Scottsdale Walker Tracker
Take positive steps with the help of the Scottsdale Walker Tracker Program. Registration and participation is free for those enrolled on the city’s medical plan. Visit scottsdale.walkertracker.com to create a profile and compete against colleagues and friends. All activities can be logged and you can watch your progress on virtual maps throughout our yearly competitions. Features include:

- Ability to create and compete in multiple competitions.
- A map that includes a pacer to see if you are ahead or behind to achieve the distance in the specified time frame.
- The ability to track daily fruit, vegetable and water consumption.
- A point & level system.
- Ability to privately track other metrics (blood pressure, body mass index, calories, etc.).
- Ability to track and sync your devices, such as Fitbit or Garmin.
- The option to download the iPhone or Android Walker Tracker App.

Veterans Support Line
The Veteran Support Line provides a wide range of assistance for veterans, as well as their caregivers and families, whether they are Cigna customers or not. The Support Line is free and available 24/7/365 at 855-244-6211.

- It is completely anonymous. Cigna does not ask for verification of military status or relationship to a veteran or for any personal identification.
- It’s staffed by licensed Cigna behavioral health specialists, some of whom are veterans themselves and understand the unique and often difficult experiences both veterans and their caregivers often face.

- There is a dedicated triage team that will help veterans find the right resources and services including pain management, substance use counseling and treatment, financial issues, food, clothing, housing, safety, transportation, parenting and child care, aging services, health insurance, legal assistance and more.
- If someone who is in a crisis calls, they will be immediately routed to a member of their crisis team trained to handle those specific situations.

Mindfulness for Vets
This program is specifically designed for all veterans, whether they are Cigna customers or not, to provide training in mindful stress management, acceptance and compassion. The telephonic program is available every Tuesday at 5 p.m. ET at 866-205-5379 (passcode 113 29 178).

- Many veterans suffer from chronic pain due to injuries, post-traumatic stress disorder, opioid dependency and other causes of stress at a higher rate than the general population. Mindfulness is an evidence-based therapy proven to have a positive impact on depression, stress, anxiety, performance, sleep, addiction, and post-traumatic stress disorder.
- Weekly trainings typically last for 45-60 minutes with time at the end for veteran participants to ask questions and share experiences.
- Additional mindfulness sessions are available for veterans, their caregivers and families every Monday and Thursday at 6 p.m. ET and every Wednesday at 8:30 p.m. ET at 866-205-5379 (passcode 113 01 992).

Benefit Status Changes
Federal Law allows you to qualify under a special enrollment period. See page 28 for more information under Special Enrollment Periods. If one of these situations applies, you may enroll before the next annual enrollment period.
What’s New for 2020/21

City Council approved recommended changes to employee health care benefits at its regular meeting on March 3. The 2020/21 approved health care benefits package will increase employee medical premiums by $3 to $30 a month, depending on your plan. It also:

- Decreases mental health copays from $20 to $10.
- Increases the OAP+HSA plan deductible to $1,400 for Individual and $2,800 for Family in order to stay HSA-compatible as set by IRS.
- Increases the out of pocket maximum on the Cigna OAP In-Network and Cigna LocalPlus plans from $2,500 for Individual and $5,000 for Family to $3,000 for Individual and $6,000 for Family.
- Increases HMO dental rates by up to 72 cents.
- Includes a new buy-up Vision Service Plan option.

Although the premiums are minimally increasing, the features and benefits of our health plans and prescription benefits are largely unchanged from 2019/20.

- The $20 per month incentive will continue for employees, spouses and partners on the city’s health plan who maintain their blood pressure within the healthy range, or who are working with their doctor or health coach toward that goal.
- The Health Screening Assessment incentive program will continue. Employees can earn a $120 incentive for seeing their doctor for bloodwork (or attending an on-site biometric screening) and then completing an online health assessment. A spouse or partner could also earn $120 if they are on the city’s health plan.
- The city will also continue contributions to the health saving accounts of those enrolled in the OAP + HSA plan. Employees with single coverage will receive $500; employees with spouse, child or family coverage will receive $1,000.

Employees have many ways they can minimize the financial impact of their health care.

- Be well and stay safe. Cigna and the city’s Live Life Well program offer numerous classes and free resources to help you stay healthy.
- Save money by using a Cigna Medical Group facility or a MDLIVE/Amwell doctor for treatment.
- Take advantage of the city’s wellness incentives to offset any premium increases or save even more.
- One of the most important things you can do to stay healthy is see your physician annually so that any serious medical issues can be caught early and treated before they become more serious.

Need Help?
Contact HR Benefits at 480-312-7600 or email hrbenefitsemail@ScottsdaleAZ.gov

Como podemos ayudar?
Por favor llamenle al 480-312-7600 si tiene alguna pregunta sobre su seleccion de beneficios
Choose a Plan with Confidence

Reviewing health plan options can be confusing and overwhelming at times. That’s why Cigna One Guide is available to city employees now – whether you’re a current Cigna customer or considering Cigna for the first time.

Call a Cigna One Guide representative during pre-enrollment to get personalized, useful guidance. Your personal guide will help you:

- Easily understand the basics of health coverage
- Identify the available health plans that best meet the needs of you and your family
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers on any other questions you may have about the plans or provider networks available to you

The best part is, during the enrollment period, your personal guide is just a call away. Should you forget to ask something and need to call back, simply ask for your guide by name and you will be reconnected, so you can pick up where you left off.

After enrollment, the support continues for Cigna’s city customers.

When you enroll with Cigna, your One Guide representative will be there to guide you through the complexities and unclear jargon of the health care system, and help you avoid costly missteps. The goal is a simpler health care journey for you and your family.

Cigna’s One Guide service provides personalized assistance to help you:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find the right hospitals, dentists and other health care providers in your plan’s network
- Get cost estimates
- Understand your bills
- Navigate the health care system

Get it all in the way that’s most convenient for you. Call 800-244-6224. Once enrolled, access Cigna One Guide support by downloading the myCigna app.

Councilmember Solange Whitehead receives a high-five as she completes a mountain bike race. Councilmember Whitehead bikes to City Hall regularly.
These are the monthly benefit premiums and contribution rates taking effect July 1, 2020 through June 30, 2021.

<table>
<thead>
<tr>
<th>July 1, 2020 through June 30, 2021</th>
<th>Monthly Premium</th>
<th>City Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>City of Scottsdale Cigna OAP In-Network</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-Time Employee Only</td>
<td>$705</td>
<td>$564</td>
<td>$141</td>
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<tr>
<td>Part-Time Employee* Only</td>
<td>$705</td>
<td>$423</td>
<td>$282</td>
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<tr>
<td>Full-Time Employee &amp; Child(ren)</td>
<td>$1,279</td>
<td>$959</td>
<td>$320</td>
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<tr>
<td>Part-Time Employee* &amp; Child(ren)</td>
<td>$1,279</td>
<td>$719</td>
<td>$560</td>
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<td>Full-Time Employee &amp; Spouse/Partner</td>
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<td>$381</td>
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<td>Part-Time Employee* &amp; Spouse/Partner</td>
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<td>$859</td>
<td>$667</td>
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<tr>
<td>Full-Time Employee &amp; Family</td>
<td>$2,190</td>
<td>$1,643</td>
<td>$547</td>
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<tr>
<td>Part-Time Employee* &amp; Family</td>
<td>$2,190</td>
<td>$1,232</td>
<td>$958</td>
</tr>
</tbody>
</table>

| **City of Scottsdale Cigna LocalPlus Network** |                  |                   |                       |
| Full-Time Employee Only           | $638            | $510              | $128                  |
| Part-Time Employee* Only          | $638            | $383              | $255                  |
| Full-Time Employee & Child(ren)   | $1,157          | $868              | $289                  |
| Part-Time Employee* & Child(ren)  | $1,157          | $651              | $506                  |
| Full-Time Employee & Spouse/Partner | $1,381       | $1,036            | $345                  |
| Part-Time Employee* & Spouse/Partner | $1,381       | $777              | $604                  |
| Full-Time Employee & Family       | $1,983          | $1,488            | $495                  |
| Part-Time Employee* & Family      | $1,983          | $1,116            | $867                  |

| **City of Scottsdale Cigna OAP** |                  |                   |                       |
| Full-Time Employee Only           | $618            | $519              | $99                   |
| Part-Time Employee* Only          | $618            | $389              | $229                  |
| Full-Time Employee & Child(ren)   | $1,123          | $887              | $236                  |
| Part-Time Employee* & Child(ren)  | $1,123          | $665              | $458                  |
| Full-Time Employee & Spouse/Partner | $1,339       | $1,058            | $281                  |
| Part-Time Employee* & Spouse/Partner | $1,339       | $794              | $545                  |
| Full-Time Employee & Family       | $1,922          | $1,519            | $403                  |
| Part-Time Employee* & Family      | $1,922          | $1,139            | $783                  |

* Grandfathered only
# Monthly Benefit Premium and Contribution Rates

These are the monthly benefit premiums and contribution rates taking effect July 1, 2020, through June 30, 2021.

<table>
<thead>
<tr>
<th>July 1, 2020 through June 30, 2021</th>
<th>Monthly Premium</th>
<th>City Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>City of Scottsdale Cigna OAP + HSA</strong></td>
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<tr>
<td>Full-Time Employee Only</td>
<td>$588</td>
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<td>Part-Time Employee* Only</td>
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<tr>
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<td><strong>City of Scottsdale HMO Dental</strong></td>
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<tr>
<td>Full-Time Employee Only</td>
<td>$9.60</td>
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<tr>
<td>Full-Time Employee &amp; Family</td>
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<td>Part-Time Employee* &amp; Family</td>
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<td><strong>City of Scottsdale PPO Dental</strong></td>
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<td>Part-Time Employee* Only</td>
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<td>Part-Time Employee* &amp; Family</td>
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<td>$34.32</td>
<td>$89.38</td>
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* Grandfathered only
Monthly Benefit Premium and Contribution Rates

These are the monthly benefit premiums and contribution rates taking effect July 1, 2020, through June 30, 2021.

<table>
<thead>
<tr>
<th>Vision Service Plan (VSP)</th>
<th>Monthly Premium</th>
<th>Buy Up Premium</th>
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<tbody>
<tr>
<td>Full-Time Employee Only</td>
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<tr>
<td>Full-Time Employee &amp; Child(ren)</td>
<td>$8.54</td>
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<td>Part-Time Employee* &amp; Child(ren)</td>
<td>$8.54</td>
<td>$13.26</td>
</tr>
<tr>
<td>Full-Time Employee &amp; Spouse/Partner</td>
<td>$7.00</td>
<td>$12.42</td>
</tr>
<tr>
<td>Part-Time Employee* &amp; Spouse/Partner</td>
<td>$7.00</td>
<td>$12.42</td>
</tr>
<tr>
<td>Full-Time Employee &amp; Family</td>
<td>$13.66</td>
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<tr>
<td>Part-Time Employee* &amp; Family</td>
<td>$13.66</td>
<td>$21.20</td>
</tr>
</tbody>
</table>

* Grandfathered only

Three city of Scottsdale teams competed – and had fun – at the 2019 Fit Company Challenge.
Medical Plans Comparison Chart

Which Plan Is Right For Me?

The city’s benefits package continues to provide quality and competitive plan choices and comprehensive coverage. Four medical plans are offered. Use this guide and the comparison chart to make the best choice. If you have questions, contact HR Benefits at 480-312-7600 or hrbenefitsemail@ScottsdaleAZ.gov.

<table>
<thead>
<tr>
<th>July 1, 2020 - June 30, 2021</th>
<th>Cigna OAP In-Network or Cigna LocalPlus</th>
<th>Cigna OAP</th>
<th>Cigna OAP+ HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Choice of Physician</td>
<td>Choice of in-network physician(s) only, no pre-selection of a primary care physician necessary</td>
<td>Choice of in-network physician(s) or out-of-network physician(s)</td>
<td>Choice of in-network physician(s) or out-of-network physician(s)</td>
</tr>
<tr>
<td>Deductible per Plan Year</td>
<td>None</td>
<td>$750 Individual, $1,500 Family</td>
<td>$2,000 Individual, $4,000 Family</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum</td>
<td>$3,000 Individual, $6,000 Family</td>
<td>$4,500 Individual, $9,000 Family</td>
<td>$4,500 Individual, $9,000 Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Basic Care**

- **Primary Physician Office Visits** (Family & General Practice, Internal Medicine, OB/GYN & Pediatrician): $25 co-pay per visit, 30% after deductible, 10% after deductible, 30% after deductible.
- **Cigna Medical Group** (25 locations valley wide): $10 co-pay per visit, No Benefit, 10% after deductible, No Benefit.
- **MDLIVE/Amwell** (virtual care service): $5 co-pay per call, No Benefit, 10% after deductible, No Benefit.
- **Specialist Office Visit**: $40 co-pay per visit, 30% after deductible, 10% after deductible, 30% after deductible.
- **Acupuncture & Naturopathic Office Visit** (maximum 12 visits per plan year): $40 co-pay per visit, 30% after deductible, 10% after deductible, 30% after deductible.
- **Outpatient X-ray & Laboratory**: No co-pay/$100 co-pay for complex imaging, 10% after deductible, 30% after deductible, 10% after deductible, 30% after deductible.
- **Occupational, Speech Therapy** (maximum 60 visits per plan year): $40 co-pay per visit, 10% after deductible, 30% after deductible, 10% after deductible, 30% after deductible.
- **Physical Therapy** (maximum 60 visits per plan year): $30 co-pay per visit, 10% after deductible, 30% after deductible, 10% after deductible, 30% after deductible.

**Hearing & Vision**

- **Hearing Examinations**: No deductible; 1 visit every 12 months, No Benefit, No deductible; 1 visit every 12 months, No Benefit.
- **Vision Basic Examinations**: No deductible; 1 visit every 12 months, No Benefit, No deductible; 1 visit every 12 months, No Benefit.
- **Vision Materials (frames, lenses, contact lens exam/fitting, etc.)**: Discounts available through Cigna Vision Network, Discounts available through Cigna Vision Network, Discounts available through Cigna Vision Network.

*When on family coverage, the entire $2,800 (or $7,000 out-of-network) deductible must be met before any benefit is paid.

**Does not include supplies.
# Medical Plans Comparison Chart

**July 1, 2020 - June 30, 2021**

<table>
<thead>
<tr>
<th>Medical Service</th>
<th>Cigna OAP In-Network or Cigna LocalPlus</th>
<th>Cigna OAP</th>
<th>Cigna OAP+ HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Wellness</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine Physicals, Exams, Immunizations/ Pap Smears and Mammograms</td>
<td>No co-pay</td>
<td>No co-pay</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Well Baby Care</td>
<td>No co-pay</td>
<td>No co-pay</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Chiropractor (maximum 20 visits per plan year)</td>
<td>$30 co-pay per visit</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Allergy Injections</td>
<td>No charge</td>
<td>No charge</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Maternity Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visits</td>
<td>$25 co-pay first visit</td>
<td>$25 co-pay first visit</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Delivery</td>
<td>$500 co-pay ($500 additional co-pay for newborns)</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Hospital Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>$500 co-pay per admission</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$250 co-pay</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Emergency &amp; Urgent Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 co-pay</td>
<td>$150 co-pay, plus 10% after deductible</td>
<td>$150 co-pay, plus 10% after deductible</td>
</tr>
<tr>
<td>Urgent Care Facility</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
<td>$50 co-pay</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ground</td>
<td>No co-pay*</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Air</td>
<td>No co-pay*</td>
<td>10% after deductible</td>
<td>10% after deductible</td>
</tr>
<tr>
<td><strong>Extended Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Health Care (maximum 40 visits per plan year)</td>
<td>No co-pay</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Skilled Nursing (maximum 60 days)</td>
<td>No co-pay</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Hospice Care</td>
<td>No co-pay</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Mental Health</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavioral Health Outpatient Care</td>
<td>$10 co-pay</td>
<td>$10 co-pay</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Behavioral Health Inpatient Care</td>
<td>$500 co-pay</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
</tbody>
</table>

*Does not include supplies.*
## Medical Plans Comparison Chart

### Medical Plans Comparison Chart

<table>
<thead>
<tr>
<th>Medical Service</th>
<th>Cigna OAP In-Network or Cigna LocalPlus</th>
<th>Cigna OAP</th>
<th>Cigna OAP+ HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Prescriptions - Retail (up to a 30-day supply)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Generic</td>
<td>$10 co-pay</td>
<td>$10 co-pay</td>
<td>50% co-insurance</td>
</tr>
<tr>
<td>Preventive Brand Name</td>
<td>20% co-insurance ($30 min-$50 max)</td>
<td>20% co-insurance ($30 min-$50 max)</td>
<td>50% co-insurance</td>
</tr>
<tr>
<td>Preventive Non-Formulary</td>
<td>40% co-insurance ($50 min-$100 max)</td>
<td>40% co-insurance ($50 min-$100 max)</td>
<td>50% co-insurance</td>
</tr>
<tr>
<td>Non-Preventive Generic</td>
<td>$10 co-pay</td>
<td>$10 co-pay</td>
<td>50% co-insurance</td>
</tr>
<tr>
<td>Non-Preventive Brand Name</td>
<td>20% co-insurance ($30 min-$50 max)</td>
<td>20% co-insurance ($30 min-$50 max)</td>
<td>50% co-insurance</td>
</tr>
<tr>
<td>Non-Preventive Non-Formulary</td>
<td>40% co-insurance ($50 min-$100 max)</td>
<td>40% co-insurance ($50 min-$100 max)</td>
<td>50% co-insurance</td>
</tr>
<tr>
<td><strong>Prescriptions - Mail Order (up to a 90-day supply) or Cigna 90 Day Now</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive Mail Order Generic</td>
<td>$20 co-pay</td>
<td>$20 co-pay</td>
<td>No Benefit</td>
</tr>
<tr>
<td>Preventive Mail Order Brand Name</td>
<td>$60 co-pay</td>
<td>$60 co-pay</td>
<td>No Benefit</td>
</tr>
<tr>
<td>Preventive Mail Order Non-Formulary</td>
<td>$110 co-pay</td>
<td>$110 co-pay</td>
<td>No Benefit</td>
</tr>
<tr>
<td>Non-Preventive Mail Order Generic</td>
<td>$20 co-pay</td>
<td>$20 co-pay</td>
<td>No Benefit</td>
</tr>
<tr>
<td>Non-Preventive Mail Order Brand Name</td>
<td>$60 co-pay</td>
<td>$60 co-pay</td>
<td>No Benefit</td>
</tr>
<tr>
<td>Non-Preventive Mail Order Non-Formulary</td>
<td>$110 co-pay</td>
<td>$110 co-pay</td>
<td>No Benefit</td>
</tr>
</tbody>
</table>
Prescription Plan Highlights

All four medical plans provide a prescription benefit and include a three-tier prescription plan, with different co-payments in each tier. Prescriptions are assigned to a tier according to the Cigna formulary, which can change periodically:

**Tier 1** . . . . . . . Generic  
**Tier 2** . . . . . . . Brand  
**Tier 3** . . . . . . . Non-Formulary

Refer to the medical plan comparison chart for specific information on plans costs for prescriptions. Please remember that non-preventive prescriptions on the Cigna OAP + HSA will be subject to the deductible first.

If you choose a brand name drug over an available generic drug, you will pay the generic copay plus the difference in cost between the generic drug and the brand name drug. However, if your doctor indicates that you must take the brand name drug over the generic, then you will only pay the applicable brand drug copay.

Home Delivery Pharmacy

Have the medications you take daily delivered right to your door at no additional cost. Because you can get up to a 90-day supply at one time, you may even be able to save money. You’ll get a reminder when it’s time to reorder and have access to the CoachRx team for help with drug interactions, side effects and ways to lower your medication costs.

To participate in the program:

- Obtain a prescription for mail order drugs from your physician. A mail order prescription can be written for up to a 90-day supply with three refills.
- Obtain a mail order drug form from Human Resources or at cigna.com.

Express Scripts pharmacy will become Cigna’s home delivery pharmacy effective July 1, 2020.

Employees calling for information on their home delivery medications will have expanded options in the automated system, including the ability to check their benefits and copayments, refills, order status and payments, and to obtain an Explanation of Benefits. Call 800-835-3784 and a Cigna representative will manage your home delivery orders and answer any questions. Additionally, employees will have the ability to be contacted by Express Scripts Pharmacy by text.

You can manage your home delivery medications on the Express Scripts website, which you can access via the myCigna app or website. Additional payment plan options will be available, such as online bill pay. Payment plan options will include additional communication features and preferences. Employees will also have access to home delivery information for dependents in the household who are considered minors. Adult family members will be able to grant access to other adult family members.
### Prescription Plan Highlights

#### Cigna 90 Now

The prescription benefit also includes a maintenance medication program called Cigna 90 Now. Cigna 90 Now offers you more choice in how and where you can fill your maintenance prescriptions.

Cigna 90 Now offers a retail pharmacy network to fill your 90-day prescriptions. As long as you use a Cigna 90 Now Network pharmacist, you will save money by paying the mail order co-pay for a 90-day supply.

<table>
<thead>
<tr>
<th></th>
<th>30-day co-pay*</th>
<th>90-day co-pay*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$10</td>
<td>$20</td>
</tr>
<tr>
<td>Brand</td>
<td>20% coinsurance, $30 min - $50 max</td>
<td>$60</td>
</tr>
<tr>
<td>Non-Formulary</td>
<td>40% coinsurance, $50 min - $100 max</td>
<td>$110</td>
</tr>
</tbody>
</table>

The Network includes CVS, Walmart, Fry’s and Sam’s Club. A complete listing of all participating 90-day supply pharmacies can be found at [cigna.com/pharmacy-networks/90-day-network](cigna.com/pharmacy-networks/90-day-network).

*For those enrolled in the HSA plan, most prescriptions will apply to the deductible first.

#### Five ways to get the most out of your pharmacy benefit plan.

1. **Learn what medications are covered**
   Save money by checking out the list of medications covered under your plan on [mycigna.com](https://mycigna.com). The amount you pay depends on whether your medication is listed as a generic, preferred brand, non-preferred brand or specialty medication.

2. **Use the Prescription Drug Price Quote tool**
   View medication cost based on your pharmacy plan, see if there are lower cost alternatives and compare prices between Express Scripts Pharmacy and retail pharmacies.

3. **Use Home Delivery Pharmacy or Cigna 90 Now for maintenance medications**

4. **Get help with specialty medications**
   Managing a complex condition isn’t easy. Take advantage of Cigna’s Therapeutic Resource Centers provided by Accredo. This specialty-trained teams of pharmacist and nurses will provide you with the personalized care and support you need to better understand your specific condition.

5. **Use myCigna.com**
   The website gives you 24/7/365 access to:
   - See your pharmacy claim history
   - Read your benefit details
   - See medication prices based on your plan
   - Manage your Home Delivery orders
   - Ask a pharmacist a question

For questions, contact Cigna Customer Service at 800-244-6224 or [mycigna.com](https://mycigna.com).

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Project Management Assistant Jessica Fleischer snaps a selfie after completing the Transplant Community Alliance Donor Dash 5k.
The City of Scottsdale offers you a choice between two types of dental plans. You can find participating dental professionals and services using Cigna’s online directory at cigna.com or by calling 800-244-6224.

**Cigna DHMO Plan**

The Cigna DHMO Plan provides streamlined dental care and makes most preventive and diagnostic services available at a reasonable cost or no additional cost to you, including yearly fluoride treatments for covered children. There is a copay for covered services, but no deductibles or annual dollar maximums, no coverage waiting periods and no claim forms to complete.

You choose a network general dentist to help manage your overall dental care. You don’t need a referral to see a network orthodontist. There is no out-of-network coverage on the Cigna DHMO Plan.

**Cigna DPPO Plan**

The Cigna DPPO Plan is a self-insured dental program with a preferred provider network. Under this plan, you have the freedom to select the dentist of your choice, but if you utilize a preferred provider dentist, you will receive a higher level of coverage. You have access to most preventive services at a reasonable cost or at no additional cost to you and never need a referral to see a specialist.

**Tips:**

- Be sure to get any service over $200 predetermined by Cigna Dental before you proceed. You may risk the chance of not being covered.
- Don’t get stuck paying more than you should. You may be billed for the balance of what the plan does not cover. This is called “balance billing.” Consider the following before obtaining a service:
  - Make sure the provider and facility are a part of the network. If you’re not sure, call the provider or Cigna directly.
  - Find out the cost for a service and how much the plan will cover. This will help you determine whether you will be billed later.
  - If you will have to pay out-of-pocket for a service, consider searching for a participating provider so you can receive the maximum benefit.

**Cigna Dental Oral Health Integration Program**

A visit to the dentist is about more than just avoiding cavities – it could save your life or your unborn child’s. Research has linked complications of heart disease, stroke, diabetes, preterm birth, pre-eclampsia and other health issues to gum disease.

Several studies link oral health to our overall health. For example, treating gum disease in individuals with diabetes can result in improved blood sugar levels, which may lead to a reduction of the effects of diabetes and its complications.

**Oral health connections include:**

- **Heart disease** – The exact link has not yet been pinpointed, but researchers are finding an association between gum disease and an increased risk for heart disease and stroke.
- **Pregnancy** – A study showed that women with gum disease during the second trimester were up to eight times more likely to give birth prematurely.
- **Head and neck radiation** – Head and neck radiation can cause the mouth to be dry, which may cause increased risk for tooth decay and gum disease.
- **Organ transplants** – Transplant patients can have an increased risk for systemic and oral infections, including tooth decay and gum disease.
- **Chronic kidney disease** – Researchers found that people with gum disease and those with missing teeth were nearly twice as likely to have chronic kidney disease compared with those without these risk factors.
Dental Plan Highlights & Comparison Chart

Cigna created the Cigna Dental Oral Health Integration Program, which provides enhanced dental coverage for specific dental procedures, prescription and non-prescription discounts and samples, as well as behavioral health information to all of its dental members who may have conditions impacting oral health. Participants’ out-of-pocket costs are reimbursed at 100 percent for certain dental services if they have any of the specified medical conditions.

For more information, visit [cigna.com](http://cigna.com).

<table>
<thead>
<tr>
<th></th>
<th>Cigna Dental HMO Plan</th>
<th>Cigna Dental PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choice of Dentist</td>
<td>Must choose participating primary dentist</td>
<td>Choice of PPO or non-PPO dentist</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>$50 individual/$150 family</td>
</tr>
<tr>
<td>Annual Maximum Benefit</td>
<td>None</td>
<td>$1,500 per individual*</td>
</tr>
<tr>
<td>Routine Cleanings</td>
<td>Two per plan year, $10 co-pay</td>
<td>Two per plan year - In-network covered at 100%; out-of-network covered at 90% after deductible</td>
</tr>
<tr>
<td>Basic Services</td>
<td>Per schedule of co-payments</td>
<td>In-network covered at 80% after deductible; out-of-network covered at 70% after deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>Per schedule of co-payments or 15-25% off participating specialist fees</td>
<td>In-network covered at 60% after deductible; out-of-network covered at 50% after deductible</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>For adults and children, 25% discount off participating orthodontist retail price</td>
<td>For children under 19, 50% coverage: $1,500 lifetime max. per child.</td>
</tr>
</tbody>
</table>

*Members who receive a preventive cleaning will have their annual maximum benefit increase by $200 the following plan year.

Jessica Watkins-Miller takes advantage of virtual yoga classes while telecommuting.
# Dental Plans Comparison Chart

<table>
<thead>
<tr>
<th>PPO Dental Plan Choices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>In Network</td>
</tr>
<tr>
<td>Out of Network</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>REIMBURSEMENT LEVELS</td>
</tr>
<tr>
<td>FEE SCHEDULE</td>
</tr>
<tr>
<td>DISCOUNT ON FEES</td>
</tr>
<tr>
<td>MAXIMUM REIMBURSABLE CHARGE</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Cigna DPPO Advantage</td>
</tr>
<tr>
<td>Cigna DPPO</td>
</tr>
</tbody>
</table>

## Progressive Maximum Benefit

**Progressive Benefit Year 2:** Increase contingent upon receiving Preventive Services in Plan Year 1.

**Progressive Benefit Year 3:** Increase contingent upon receiving Preventive Services in Plan Years 1 and 2.

**Progressive Benefit Year 4:** Increase contingent upon receiving Preventive Services in Plan Years 1, 2 and 3.

## Policy Year Benefits Maximum

**Applies to:** Class 1, 2 and 3 expenses

<table>
<thead>
<tr>
<th>Year</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Year</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Year</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,500</td>
<td></td>
<td>2</td>
<td>$1,700</td>
<td></td>
<td>3</td>
<td>$2,100</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>$1,700</td>
<td></td>
<td>3</td>
<td>$1,900</td>
<td></td>
<td>4</td>
<td>$2,100</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>$1,900</td>
<td></td>
<td>4</td>
<td>$2,100</td>
<td></td>
<td>5</td>
<td>$2,100</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>$2,100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6</td>
<td>$2,100</td>
<td></td>
</tr>
</tbody>
</table>

## Policy Year Deductible

<table>
<thead>
<tr>
<th>Individual</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Individual</th>
<th>In Network</th>
<th>Out of Network</th>
<th>Individual</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50</td>
<td></td>
<td></td>
<td>$50</td>
<td></td>
<td></td>
<td>$50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$150</td>
<td></td>
<td></td>
<td>$150</td>
<td></td>
<td></td>
<td>$150</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Service Levels

### Class 1 - Preventive & Diagnostic Care

- Oral Evaluations
- Prophylaxis: routine cleanings
- X-rays: routine
- X-rays: non-routine
- Fluoride Application
- Sealants: per tooth
- Emergency Care to Relieve Pain

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%</td>
<td></td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Deductible</td>
<td></td>
<td>No Deductible</td>
<td></td>
</tr>
</tbody>
</table>

### Class 2 - Basic Restorative Care

- Restorative: fillings
- Oral Surgery: minor and major
- Anesthesia: general and IV sedation
- Space Maintainers: non-orthodontic
- Crowns: prefabricated stainless steel / resin (for primary baby teeth only)

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>80%</td>
<td></td>
<td>70%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>After Deductible</td>
<td></td>
<td>After Deductible</td>
<td></td>
</tr>
</tbody>
</table>

### Class 3 - Major Restorative

- Inlays and Onlays
- Prosthesis Over Implant
- Crowns: permanent cast and porcelain
- Bridges and Dentures
- Periodontics: minor and major
- Endodontics: minor and major
- Repairs: Bridges, Crowns and Inlays
- Repairs: Dentures
- Denture Relines, Rebases and Adjustments

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>60%</td>
<td></td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>After Deductible</td>
<td></td>
<td>After Deductible</td>
<td></td>
</tr>
</tbody>
</table>

### Class 4 - Orthodontia

Coverage for Dependent Children to age 19

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>50%</td>
<td></td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Deductible</td>
<td></td>
<td>No Deductible</td>
<td></td>
</tr>
</tbody>
</table>

### Class 6 - Implants

Lifetime Benefits Maximum: $1,000

<table>
<thead>
<tr>
<th>Service</th>
<th>In Network</th>
<th>Out of Network</th>
<th>In Network</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>60%</td>
<td></td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>After Deductible</td>
<td></td>
<td>After Deductible</td>
<td></td>
</tr>
</tbody>
</table>

Reimbursements paid to the dentist by Cigna Contracted Rates - NO Balance Billing of outstanding charges

80% of Reasonable and Customary Charges + any balance not paid by Cigna
**Vision Service Plan Highlights**

The City of Scottsdale offers vision care coverage through Vision Service Plan (VSP) as an optional benefit. The VSP Choice Plans are full-service plans that offer choice, flexibility and maximum value through VSP Preferred Providers. VSP also has arrangements with high quality retail chains as affiliate providers. More information about discounts and providers is available at [vsp.com](http://vsp.com) or by calling 800-877-7195.

By registering online, you can learn what doctors are on the plan, where to go to utilize your reimbursement and other personal benefit information. Visit [vsp.com](http://vsp.com) to create an account.

When asked for your identification method in Step 1, please select Member ID. Enter your city employee ID with leading zeros so it’s 9 digits long. (ex: 000012345). After completing Steps 2 and 3, you are on your way to learning more about your benefit. Don’t know your employee ID? Not a problem. It is listed next to your name when you log in to Webtime.

If you enroll in VSP, you are also eligible for up to a 60 percent discount on hearing aids through TruHearing. Dependents and extended family members are eligible for savings. VSP members can call 877-396-7194 and mention VSP to learn more, or visit [truhearing.com/vsp](http://truhearing.com/vsp).

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<table>
<thead>
<tr>
<th>Benefit</th>
<th>Description</th>
<th>Co-pay</th>
<th>Description</th>
<th>Co-pay</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WellVision Exam</strong></td>
<td>• Focuses on your eyes and overall wellness&lt;br&gt;• Every 12 months</td>
<td>$20 for exam and glasses</td>
<td>• Focuses on your eyes and overall wellness&lt;br&gt;• Every 12 months</td>
<td>$20 for exam and glasses</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>• $180 allowance for a wide selection of frames&lt;br&gt;• $200 allowance for featured frame brands&lt;br&gt;20% savings on the amount over your allowance&lt;br&gt;$100 Costco/Walmart frame allowance&lt;br&gt;Every 24 months</td>
<td>Combined with exam</td>
<td>• $250 allowance for a wide selection of frames&lt;br&gt;$270 allowance for featured frame brands&lt;br&gt;20% savings on the amount over your allowance&lt;br&gt;$135 Costco/Walmart frame allowance&lt;br&gt;Every 12 months</td>
<td>Combined with exam</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>• Single vision, lined bifocal, and lined trifocal lenses&lt;br&gt;Impact-resistant lenses for dependent children&lt;br&gt;Every 12 months</td>
<td>Combined with exam</td>
<td>• Single vision, lined bifocal, and lined trifocal lenses&lt;br&gt;Impact-resistant lenses for dependent children&lt;br&gt;Every 12 months</td>
<td>Combined with exam</td>
</tr>
<tr>
<td><strong>Lens Enhancements</strong></td>
<td>• Standard progressive lenses&lt;br&gt;Premium progressive lenses&lt;br&gt;Custom progressive lenses&lt;br&gt;Average savings of 20-25% on other lens enhancements&lt;br&gt;Every 12 Months</td>
<td>$0&lt;br&gt;$95-$105&lt;br&gt;$150-$175</td>
<td>• Standard progressive lenses&lt;br&gt;Premium progressive lenses&lt;br&gt;Custom progressive lenses&lt;br&gt;Average savings of 20-25% on other lens enhancements&lt;br&gt;Every 12 Months</td>
<td>$0&lt;br&gt;$95-$105&lt;br&gt;$150-$175</td>
</tr>
</tbody>
</table>
# Vision Service Plan Highlights

## VSP Vision Benefit Summary

<table>
<thead>
<tr>
<th></th>
<th>Base Coverage with VSP Provider</th>
<th>Buy Up Coverage with VSP Provider</th>
</tr>
</thead>
</table>
| **Contacts (instead of glasses)** | • $150 allowance for contacts; copay does not apply  
• Contact lens exam (fitting and evaluation)  
• Every 12 months | Up to $60 | • $200 allowance for contacts; copay does not apply  
• Contact lens exam (fitting and evaluation)  
• Every 12 months | Up to $60 |
| **Diabetic Eyecare Plus Program** | • Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes.  
• Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.  
• As needed | $20 | • Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes.  
• Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.  
• As needed | $20 |
| **Extra Savings and Discounts** | **Glasses and Sunglasses**  
• Extra $20 to spend on featured frame brands. Go to vsp.com/offers for details.  
• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. | | |
| **Retinal Screening** | • No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam | | |
| **Laser Vision Correction** | • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities | | |

## Coverage with Out-of-Network Providers

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td>up to $45</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>up to $70</td>
</tr>
<tr>
<td><strong>Single Vision Lenses</strong></td>
<td>up to $30</td>
</tr>
<tr>
<td><strong>Lined Bifocal Lenses</strong></td>
<td>up to $50</td>
</tr>
<tr>
<td><strong>Lined Trifocal Lenses</strong></td>
<td>up to $65</td>
</tr>
<tr>
<td><strong>Progressive Lenses</strong></td>
<td>up to $50</td>
</tr>
<tr>
<td><strong>Contacts</strong></td>
<td>up to $105</td>
</tr>
</tbody>
</table>

Coverage with a retail chain may be different or not apply. Log in to vsp.com to check your benefits for eligibility and to confirm in-network locations based on your plan type. EasyOptions Plan Benefits are not available at Walmart, Sam’s Club, or Costco. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization’s contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.
Benefit Services & Programs

Short-Term Disability Coverage
Short-term disability coverage is an optional benefit available through Cigna that provides you with continuing income if you experience a medically certified health condition and are unable to perform your job duties. STD benefits can begin once you have met the eligibility requirements and your accrued medical leave has been exhausted. This benefit can only be used for your own medical condition.

There are two plan options available:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Employee cost calculation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan 1 – 70 percent benefit with a maximum of $1,000 per week</td>
<td>(Gross monthly pay* / 100) x .336</td>
</tr>
<tr>
<td>Plan 2 – 50 percent benefit with a maximum of $1,000 per week</td>
<td>(Gross monthly pay* / 100) x .235</td>
</tr>
</tbody>
</table>

*To determine gross monthly pay, divide gross annual pay by 12.

Life Insurance - Basic, Commuter and Supplemental Life Insurance

Basic Life Insurance
As a benefited employee, the city provides a basic life insurance benefit equal to one times your annual salary rounded up to the nearest $1,000 through Cigna Life Insurance. There are also age-based reductions once you reach age 65. Refer to the Cigna Life Insurance certificate for details. A copy of the certificate is available by contacting HR Benefits at 480-312-7600 or at ScottsdaleAZ.gov, search “benefits.”

Commuter Life Insurance
The city provides a $200,000 life insurance benefit covering benefited employees while traveling on business.

Supplemental Life Insurance
Basic life insurance is provided by the city, but you can apply to purchase supplemental life insurance up to a maximum of $300,000 in units of $10,000. The amount cannot exceed five times your annual salary. There are also age-based reductions once you reach age 70. Specific details are listed on the Cigna Life Insurance certificate available by contacting HR Benefits at 480-312-7600.

For your spouse/partner, you may purchase up to a maximum of $150,000, in units of $10,000. Monthly premium rates for you and spouse/partner coverage are based on the employee’s age. Coverage ceases upon spouse’s attainment of age 70.

For your children, you may purchase up to a maximum of $10,000, in units of $2,000. Children are covered until age 26 regardless of student status.

<table>
<thead>
<tr>
<th>Employee's Age</th>
<th>Monthly Cost per $10,000 Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.76</td>
</tr>
<tr>
<td>30 to 34</td>
<td>$0.94</td>
</tr>
<tr>
<td>35 to 39</td>
<td>$1.10</td>
</tr>
<tr>
<td>40 to 44</td>
<td>$1.44</td>
</tr>
<tr>
<td>45 to 49</td>
<td>$2.30</td>
</tr>
<tr>
<td>50 to 54</td>
<td>$2.98</td>
</tr>
<tr>
<td>55 to 59</td>
<td>$5.18</td>
</tr>
<tr>
<td>60 to 64</td>
<td>$6.72</td>
</tr>
<tr>
<td>65 to 69</td>
<td>$11.06</td>
</tr>
<tr>
<td>70 to 74</td>
<td>$18.28</td>
</tr>
<tr>
<td>75 to 89</td>
<td>$30.60</td>
</tr>
<tr>
<td>Children coverage per 2,000</td>
<td>$0.34</td>
</tr>
</tbody>
</table>

Note: You must purchase additional life insurance on yourself to be eligible to purchase coverage for your spouse and/or your children. Coverage is subject to the approval of Cigna Life Insurance. You may apply for new or increased coverage at any time, but you must satisfy Cigna’s insurability requirement.

Sign up... It’s For Your Benefit
The For Your Benefit newsletter is a quick and convenient way to remain informed about your available benefits. This is a monthly e-newsletter produced by HR Benefits to share all the great benefit offerings available through the city of Scottsdale to you and your family.

Register yourself and/or your spouse now to have news delivered directly to your email inbox by visiting ScottsdaleAZ.gov/hr/newsletter.

Email addresses are kept confidential.
Benefit Services & Programs

Flexible Spending Accounts

A flexible spending account (FSA) is a tax-free account that allows you to pay for eligible child/dependent care expenses or health care expenses not covered or partially covered by your medical and dental insurance plans. Most people save at least 25 percent on each dollar that is set aside in the program. When you enroll in a FSA, you decide how much to contribute to each account for the plan year. The money is deducted from your paycheck before taxes are deducted over the course of the year. After you incur expenses that qualify for reimbursement, you submit a claim to receive your reimbursement.

A Health Care Flexible Spending Account is a yearly benefit in which premiums are withdrawn over 24 pay periods with up to a $500 per year roll over.

Eligible expenses include:
- Deductibles, copays & co-insurance
- Prescription drugs
- Glasses & contact lenses
- Chiropractic care

Expenses can be for you, your spouse or any of your dependents, even if they are on a different insurance plan. Visit asiflex.com/calculator.aspx to estimate your annual medical expenses and tax savings.

A Dependent Care Account is a weekly benefit in which premiums are withdrawn over 26 pay periods. The money elected to this account does not roll over.

Eligible expenses include:
- Day care (child or elder)
- Baby-sitting
- General purpose day camps

The minimum plan year contribution is $120 and maximum is $2,750 for health care and $5,000 per family for dependent care. To enroll for the 2020/21 plan year, complete the FSA section of your online open enrollment form and submit it by May 25. Enrollment in a FSA is required each plan year — even if you do not wish to change your deduction amount.

A FSA is a smart way to save!

A FSA can help reduce your taxes and increase your take-home pay — giving you extra dollars for the things you really want.

With a salary of $25,000 and an annual contribution of $1,500 for health care, you could increase your take-home pay by $341!*

With a salary of $40,000, an annual contribution of $1,750 for health care and $4,000 for dependent day care, you could increase your take-home pay by $1,303!**

With a salary of $60,000, an annual contribution of $2,000 for health care and $4,500 for dependent day care, you could increase your take-home pay by $1,473!**

Examples are based on estimated Federal and Social Security taxes. This may vary depending on your state and local taxes.

Please be advised that these projections are only estimates of tax information and should not be assumed to be tax advice; they are intended for illustrative purposes. Be sure to consult a tax adviser to determine the appropriate tax advice for your situation.

Tax savings estimator

Estimate the annual medical expenses and tax savings for you, your spouse and any tax dependents: asiflex.com/calculator.aspx.

*Based on single filing status
**Based on married filing jointly with two dependents (including spouse)
Health Savings Account

A health savings account is a tax-favored savings account created for paying medical expenses. Contributions are withdrawn over 26 pay periods. The account is tax deductible, tax free and unused money isn’t forfeited at the end of the year. Qualified medical expenses include unreimbursed medical expenses of the employee and his or her spouse or dependents. The HSA cannot be used to pay pretax premiums.

The city will provide a contribution to the health saving accounts of those enrolled in the OAP + HSA plan. Employees with single coverage will receive $500; employees with spouse, child or family coverage will receive $1,000.*

To qualify for a HSA, the following conditions must be met:

- Covered by an IRS qualified high deductible health care plan; the city’s Cigna OAP + HSA plan qualifies.
- Not covered under other health insurance
- Not enrolled in Medicare; and
- Not another person’s dependent

Contribution limits apply:

- Single......................... $3,550
- Family......................... $7,100
- 55+............................ an additional $1,000

What makes a HSA a great tool for retirement?

The idea behind a HSA is to give employees a tool to help make their out-of-pocket medical expenses more manageable. However, If you look at your HSA as an investment tool, this can improve your financial picture in retirement. If you never spend your HSA contributions while working, you will give your money time to grow. Current estimates project a 65-year-old couple retiring this year will spend $285,000 on medical expenses throughout their retirement.

For a conservative example, let’s assume you are 40 years old and you only put $100 per month in a HSA until you’re 65. You could end up with approximately $45,000 by retirement. The earlier you start or the more money you invest could increase that amount.

Important note to HSA Enrollees

A Cigna OAP + HSA plan member who opens a HSA account is also eligible for the health care flexible spending account (FSA). However, participation is restricted to a limited scope FSA that provides reimbursement only for dental and vision expenses.

For more detailed information, visit at asiflex.com.

* Maximum city contribution is $1,000 per family if both spouses are city employees.

Principal Scientist Joe Hernandez was one of many proud finishers at this year’s Rock n’ Roll 10k.
Employee Assistance Program

Your home and work life impacts your health. The Employee Assistance Program (EAP) is a free, voluntary and confidential service available to all city employees and anyone in their household. EAP provides access to work/life resources, and licensed clinicians to help you cope with a wide variety of concerns, from family and financial issues to substance use, emotional health, and stress.

City employees and any member of their household can receive up to five face-to-face counseling sessions per issue per 12-month period. (Sworn fire and police employees receive up to 12 face-to-face sessions per issue per 12-month period.) Video-based sessions are also available.

To schedule an appointment, call 800-554-6931 or for more information visit mycigna.com.

Use Employee ID: cityofscottsdale

First Responder Employee ID: cosfirstresponders

In addition to professional consultations, the Employee Assistance Program can also direct you to a variety of helpful referrals or community resources such as:

Home Life Referrals

Adoption: Adopting a child is one of the most wonderful times in an adoptive parent’s life. But it can also be stressful. Cigna’s EAP adoption services provide all the support you need to help find the right adoption specialist and support groups to get you headed in the right direction.

Children & Families

- Parenting: Receive guidance on child development, sibling rivalry, separation anxiety and much more.
- Prenatal care: Get the information you need for a healthier pregnancy and delivery.
- Child care: Whether you need care all day or just after school, find a place that’s right for your family.
- Children with special needs: Let EAP help you better understand care for your unique family needs
- Summer care: Summer care services provide parents with the resources to help find the right summer camps and programs for your children.

Education: A full suite of education services are available for parents. From kindergarten to public schools to special programs and college preparation, let the Employee Assistance Program help get you the information you need to make the best decisions throughout your child’s life.

Pet Care: From vets to dog walkers, EAP pet care services will help connect you with the right resources so that your furry friends are well taken care of.

Senior Care: When it comes to managing important senior citizen care issues that arise in your family, making the right decisions can be difficult. That’s why EAP provides the information you need along with a support system to help guide you through the process.

Financial and Legal Assistance

Financial Services: When it comes to finances, most of us need a little help now and then. Get a free 30-minute talk with a qualified financial services specialist. In addition, you can get 25 percent off on tax preparation when you take advantage of this service.

Identity Theft: If you think you might be a victim of identity theft, talk to a fraud resolution specialist. To start, you’ll get a free 60-minute consultation and resources to help you protect your identity.

Legal: Some of life's events call for expert advice. When you need legal assistance, contact the Employee Assistance Program. You can be connected to a lawyer in your area for a free 30 minute consultation and up to a 25 percent discount on usual fees for most legal issues.
Employee Assistance Program

Emotional Health Services

Managing Stress: There are ways to manage stress and build resilience that can help make life easier. Check out Cigna’s online Managing Stress Toolkit for:

- Self-assessment tools
- On-demand stress reduction seminars
- Mindfulness exercises for free download
- Helpful articles and information

EAP National Wellness Seminars: Take part in monthly seminars year-round on topics that apply to real-life concerns. Watch live or on-demand from a computer, smartphone or tablet at: cigna.com/EAPWebCasts.

Behavioral Awareness Series: Cigna offers free monthly behavioral health awareness seminars on autism, eating disorders, substance use and children’s behavioral health issues. For more information visit: cigna.com/individuals-families/health-wellness

Police Lieutenant Chris Watson (second from left) poses with friends for a group photo after completing the Rock n’ Roll Half Marathon on Jan. 19.
Retirement

Arizona State Retirement System

The contribution rates for employees in the Arizona State Retirement System will increase by 0.11 percent next year, from 12.11 percent to 12.22 percent. The change will take effect July 1. The rates fund pensions and health insurance benefits for employees after retirement, as well as income for employees who become disabled and unable to work. Most city employees are in the Arizona State Retirement System, except for sworn public safety positions.

For more about the ASRS, visit azasrs.gov.

Public Safety Personnel Retirement System

For employees under the Public Safety Personnel Retirement System (PSPRS), contribution rates are set by state statute. The city contribution rates are determined by actuarial valuation and reported to the city and local board by the fund manager.

For more information about the PSPRS, visit psprs.com.

457 Plan Deferred Compensation

This program allows you to save for and invest in your retirement. Contributions are withdrawn over 26 pay periods. Federal and Arizona state income taxes are deferred until your assets are withdrawn, usually after retirement when you may be in a lower tax bracket.

You can also choose to open a Roth 457 plan, where you contribute after-tax monies.

You may open or change your account at any time online at scottsdale457.com. You can also schedule an appointment with one of Nationwide’s Retirement Specialists.
Legal Notices

Special Enrollment Periods
You will not be considered a Late Enrollee if you qualify under a Special Enrollment Period as defined below. If one of these situations applies, you may enroll before the next annual enrollment period.

Loss of Other Health Care Coverage
You or your dependents may qualify for a special enrollment period if:

- You did not enroll yourself or your dependent when you first became eligible or during any subsequent annual enrollments because, at that time:
  - You or your dependents were covered under other creditable coverage; and
  - You refused coverage and stated, in writing, at the time you refused coverage that the reason was that you or your dependents had other creditable coverage

- You or your dependents are no longer eligible for other creditable coverage because of one of the following:
  - The end of your employment;
  - A reduction in your hours of employment (for example, moving from a full-time to part-time position);
  - The ending of the other plan’s coverage;
  - Death;
  - Divorce or legal separation;
  - Employer contributions toward that coverage have ended;
  - COBRA coverage ends;
  - The employer’s decision to stop offering the group health plan to the eligible class to which you belong;
  - Cessation of a dependent’s status as an eligible dependent as such is defined under this Plan;
  - With respect to coverage under Medicaid or an S-CHIP Plan, you or your dependents no longer qualify for such coverage; or
  - You or your dependents have reached the lifetime maximum of another Plan for all benefits under that Plan.

- You or your dependents become eligible for premium assistance, with respect to coverage under the group health plan, under Medicaid or an S-CHIP Plan.

You will need to enroll yourself or a dependent for coverage within:

- 30 days of when other creditable coverage ends;
- within 60 days of when coverage under Medicaid or an S-CHIP Plan ends; or
- within 60 days of the date you or your dependents become eligible for Medicaid or S-CHIP premium assistance.

Evidence of termination of creditable coverage must be provided to HR Benefits. If you do not enroll during this time, you will need to wait until the next annual enrollment period.

New Dependents
You and your dependents may qualify for a special enrollment period if:

- You did not enroll when you were first eligible for coverage; and
- You later acquire a dependent, as defined under the plan, through marriage, birth, adoption or placement for adoption; and
- You elect coverage for yourself and your dependent within 30 days of acquiring the dependent.

Your spouse or child who meets the definition of a dependent under the plan may qualify for a special enrollment period if:

- You did not enroll them when they were first eligible; and
- You later elect coverage for them within 30 days of a court order requiring you to provide coverage.

You will need to report any new dependents by submitting a change on Munis ESS. The change must be completed through Munis ESS within 30 days. If you do not report new dependents within 30 days of the change, you will need to make the changes during the next annual enrollment period.
Legal Notices

If You Adopt a Child

Your plan will cover a child who is placed for adoption. This means you have taken on the legal obligation for total or partial support of a child whom you plan to adopt.

Your plan will provide coverage for a child who is placed with you for adoption if:

- The child meets the plan’s definition of an eligible dependent on the date he or she is placed for adoption; and
- You request coverage for the child in writing within 30 days of the placement;
- Proof of placement will need to be presented to Benefits before the dependent enrollment;
- Any coverage limitations for a preexisting condition will not apply to a child placed with you for adoption provided that the placement occurs on or after the effective date of your coverage;

Annual Notice: Women’s Health and Cancer Rights Act (WHCRA)

Your group health plan, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services, including reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy (including lymphedema). For more information, call HR Benefits at 480-312-7600.

This coverage is subject to any applicable plan copayments, referral requirements, annual deductibles and co-insurance provisions consistent with those established for other benefits under the plan. These provisions are described in the plan’s Summary Plan Description (SPD).

Important Notice from the City of Scottsdale 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 Scottsdale and prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription 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.

The City of Scottsdale has determined that the prescription drug coverage offered under the following four self-funded plan options: Cigna OAP In-Network, Cigna LocalPlus Network, Cigna OAP, and Cigna OAP + HSA is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage. Because your existing coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage.

Individual’s can enroll in a Medicare prescription drug plan when they first become eligible for Medicare and each year from November 15th through December 31st. Beneficiary’s leaving employer coverage may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan. You should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. If you do decide to enroll in a Medicare prescription drug plan and drop your City of Scottsdale prescription drug coverage, be aware that you and your dependents may not be able to get this coverage back. Please contact us for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.
What Are My Choices?

You can choose either one of the following options:

- **Option 1:** You can keep your current medical and prescription drug coverage with the City of Scottsdale, and you do not have to enroll in a Medicare prescription drug plan. You will continue to be able to use your prescription drug benefits through the City of Scottsdale.
  - You may, in the future, enroll in a Medicare prescription drug plan during Medicare’s annual enrollment period (during November 15-December 31 of each year).
  - As long as you are enrolled in creditable drug coverage you will not have to pay a higher premium (a late enrollment fee) to Medicare when you do choose, at a later date, to sign up for a Medicare prescription drug plan.

- **Option 2:** You can keep your current medical and prescription drug coverage with the City of Scottsdale and also enroll in a Medicare prescription drug plan. If you enroll in a Medicare prescription drug plan you will need to pay the Medicare Part D premium out of your own pocket. Having dual prescription drug coverage under this Plan and Medicare means that this Plan will coordinate its drug payments with Medicare, as follows:
  - For Retiree’s Medicare eligible Dependents, Medicare Part D coverage pays primary and this group health plan pays secondary.
  - For Medicare eligible active employees and their Medicare eligible dependents, this group health plan pays primary and Medicare Part D coverage pays secondary.

Note that you may not drop just the prescription drug coverage under this the City of Scottsdale. That is because prescription drug coverage is part of the entire medical plan. Generally, you may only drop medical plan coverage at this Plan’s next Open Enrollment period. Note that each Medicare prescription drug plan (PDP) may differ. Compare coverage, such as: PDPs may have different premium amounts; PDPs cover different brand name drugs at different costs to you; PDPs may have different prescription drug deductibles and different drug copayments; PDPs may have different networks for retail pharmacies and mail order services.

You should also know that if you drop or lose your coverage with the City of Scottsdale and don’t enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.
City of Scottsdale Group Health Plan
Privacy Notice

Purpose of This Privacy Notice

This Privacy Notice describes how medical information about you may be used and disclosed and how you may obtain access to this information.
Please review this information carefully.

Background

The City of Scottsdale Group Health Plan ("Plan") is a self-insured group health plan, which includes the Cigna OAP In-Network, Cigna LocalPlus, Cigna OAP, Cigna OAP + HSA medical plans, the Cigna HMO, Cigna PPO dental plans, Vision Service Plan (VSP) and the Flexible Spending Account administration, as sponsored by the City of Scottsdale. The Plan is required by law to take reasonable steps to maintain the privacy of your personally identifiable health information (called Protected Health Information or PHI) and to inform you about:

1. Privacy Official And Contact Office
2. Protected Health Information
3. The Plan’s Uses And Disclosures Of Protected Health Information
4. Your Individual Privacy Rights
5. The Plan’s Duties With Respect To Your Protected Health Information
6. Your Right To File A Complaint

PHI use and disclosure by the Plan is regulated by the federal law, Health Insurance Portability and Accountability Act, commonly called HIPAA. You may find these rules in 45 Code of Federal Regulations Parts 160 and 164. The regulations will supersede this Privacy Notice ("Notice") if there is any discrepancy between the information in this Notice and the regulations. The Plan will abide by the terms of the Notice currently in effect. The Plan reserves the right to change the terms of this Notice and to make the new Notice provisions effective for all PHI it maintains.

You may receive a Notice from other fully insured group health benefit plans offered by the City of Scottsdale. Each of those notices will describe your rights as it pertains to that plan. This Privacy Notice pertains to the City of Scottsdale’s Plan.

Effective Date

The effective date of this Notice is September 23, 2013.

1. Privacy Official And Contact Office

The City Manager has designated a Privacy Official to oversee the administration of privacy by the Plan and to receive complaints. If you have any questions regarding this Notice or the subjects addressed in it, you may contact the Plan’s Privacy Official at:

Privacy Official
Human Resources (Contact Office)
9191 E. San Salvador Drive
Scottsdale, AZ 85258
Phone: (480) 312-7600 Fax: (480) 312-9096

2. Protected Health Information

The term "Protected Health Information" (PHI) includes all information related to your past, present or future health condition(s) that individually identifies you or could reasonably be used to identify you and is transferred to another entity or maintained by the Plan in oral, written, electronic or any other form. PHI does not include health information contained in employment records, such as FMLA, Workers’ Compensation, or Department of Transportation exams, held by the City of Scottsdale in its role as an employer.

The City of Scottsdale contracts with Business Associates to process claims (e.g., review claims submitted by health care providers for services provided to employees, pay health care providers directly, discuss health care procedures and associated fees, etc.) and perform various other administrative functions to support the Plan. As a result of these contracts with Business Associates, designated employees acting on behalf of the Plan see little, if any, of your PHI.

3. The Plan’s Uses and Disclosures of Protected Health Information

A. When the Plan May Disclose Your PHI - The City of Scottsdale has amended its Plan Documents to protect your PHI as required by federal law. Under the law, the Plan may disclose your PHI without your written authorization in the following cases:
B. When the Disclosure of Your PHI Requires Your Written Authorization
   i. At your request. If you request it, the Plan is required to give you access to your PHI in order to inspect it and copy it.
   ii. As required by the Secretary of the Department of Health and Human Services. The Secretary of the Department of Health and Human Services may require the disclosure of your PHI to investigate or determine the Plan's compliance with the privacy regulations.
   iii. For treatment, payment or health care operations. The Plan and its Business Associates will use your PHI without your consent, authorization or opportunity to agree or object in order to carry out treatment, payment, or health care operations. For example, the Plan may disclose your eligibility and cost sharing amounts. The Plan may disclose your PHI to the plan sponsor for purposes of plan administrative functions in accordance with the plan amendment.

C. Use or Disclosure of Your PHI Where You Will Be Given an Opportunity to Agree or Disagree Before the Use or Release
   i. Disclosure of your limited PHI to family members and your personal representative is allowed if the information is directly relevant to the family or personal representative's involvement with your care or payment for that care.
   ii. Unless you notify us otherwise in writing, we may discuss a family member's eligibility status and claim payment and status with the participant, who is also the employee, or any other family member, unless the family member about whom the PHI relates has specifically requested confidential communication or requested that we restrict the use and/or disclosure of their PHI. If you know that a family member other than yourself will be the primary person addressing your benefits, beyond eligibility and claim status as previously noted, you will need to fill out an Authorization form and send it to the Privacy Official at the address listed on the first page of this Notice.

D. Use or Disclosure of Your PHI Where Authorization or Opportunity to Object Is Not Required
   i. In general. The Plan does not need your written authorization to release your PHI if required for public health and safety purposes, as required by law, for health oversight activities, for law enforcement purposes, or for specialized government functions, including the extent necessary to comply with workers' compensation or other similar programs established by law.
   ii. To Plan Sponsor. For the purpose of administering the Plan, we may disclose your PHI to certain employees of the Plan Sponsor. However, those employees will only use or disclose that information as necessary to perform plan administration functions or as otherwise required by HIPAA, unless you have authorized further disclosures. Your PHI cannot be used for employment purposes without your specific authorization.

E. Use or Disclosure To Your Personal Representative. The Plan will disclose your PHI to individuals authorized by you, or to an individual designated as your personal representative, attorney-in-fact, etc., so long as you provide us with a written notice/authorization and any supporting documents (e.g. power of attorney, health care power of attorney or court order).
   i. Under the HIPAA privacy rule, we do not have to disclose information to a personal representative if we have a reasonable belief that:
      1. You have been, or may be, subjected to domestic violence, abuse or neglect by such person;
      2. Treating such person as your personal representative could endanger you; or
      3. In the exercise of professional judgment, it is not in your best interest to treat the person as your personal representative.
   ii. The Plan will consider a parent, guardian, or other person acting in loco parentis as the personal representative of an unemancipated minor (a child generally under age 18) unless the applicable law requires otherwise.
      1. In loco parentis may be further defined by state law, but in general it refers to a person who has been treated as a parent by the child and who has formed a meaningful parental relationship with the child for a substantial period of time.
      2. Spouses and unemancipated minors may, however, request that the Plan restrict PHI that goes to family members as described below under the section titled "Your Individual Privacy Rights".

F. De-identified information
   i. This Notice does not apply to information that has been de-identified.
ii. De-identified information is information that does not identify you and there is no reasonable basis to believe that the information can be used to identify you.

4. Your Individual Privacy Rights

A. You Have the Right to Request Restrictions on PHI Uses and Disclosures
   i. You may request the Plan to restrict the uses and disclosures of your PHI:
      1. To carry out treatment, payment or health care operations, or
      2. To family members, relatives, friends or other persons identified by you who are involved in your care.
   ii. The Plan, however, is not required to agree to your request if the Privacy Official determines it to be unreasonable, for example, if it would interfere with the Plan's ability to pay a claim.
   iii. Your request must be in writing. You or your personal representative will be required to complete a form to request restrictions on the uses and disclosures of your PHI. To make such a request, contact the Privacy Official at the address listed on the first page of this Notice.

B. You Have the Right to Request that PHI be Transmitted to You Confidentially
   i. The Plan will permit and accommodate your reasonable request to have PHI sent to you by alternative means or to an alternative location (e.g. mailing PHI to a different address or allowing you to personally pick up the PHI that would otherwise be mailed), if you provide a written request to the Plan that the disclosure of PHI to you will not involve unreasonable, for example, if it would interfere with the Plan's ability to pay a claim.
   ii. Your request must be in writing. You or your personal representative will be required to complete a form to request that PHI be transmitted to you confidentially. To make such a request contact the Plan's Privacy Official at the address listed on the first page of this Notice.

C. You Have the Right to Inspect and Copy Your PHI
   i. You have the right to inspect and obtain a copy of your PHI (except psychotherapy notes and information compiled in reasonable anticipation of, or for use in, a civil, criminal, or administrative action or proceeding) contained in a “designated record set,” for as long as the Plan maintains the PHI.
      1. A “designated record set” includes your medical records and billing records that are maintained by or for the Plan. Records include enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for the Plan or other information used in whole or in part by or for the Plan to make decisions about you.
   ii. The Plan must provide the requested information within 30 days of its receipt of the request, if the information is maintained onsite or within 60 days if the information is maintained offsite. A single 30-day extension is allowed if the Plan is unable to comply with the deadline and notifies you in writing in advance of the reasons for the delay and the date by which the Plan will provide the requested information.
   iii. Your request must be in writing. You or your personal representative will be required to complete a form to request to inspect and copy the PHI in your “designated record set”. Requests to inspect and copy your PHI should be made to the Plan’s Privacy Official at the address listed on the first page of this Notice. The Plan may charge a reasonable, cost-based fee for copying.
   iv. If your request to inspect and copy your PHI is denied, you or your personal representative will be provided with a written denial describing the basis for the denial, a description of how you may exercise review rights and a description of how you may complain to the Plan’s Privacy Official or the Secretary of the U.S. Department of Health and Human Services.

D. You Have the Right to Amend Your PHI
   i. You have the right to request that the Plan amend your PHI or a record about you in a designated record set if you believe the information is inaccurate or incomplete. The Plan has 60 days after receiving your request to act on it. The Plan is allowed a single 30-day extension if the Plan is unable to comply with the 60-day deadline (provided that the Plan notifies you in writing in advance of the reasons for the delay and the date by which the Plan will provide the requested information).
   ii. If the Plan denies your request in whole or in-part, the Plan must provide you with a written denial that explains the basis for the decision. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosures of your PHI.
   iii. Your request must be in writing. You or your personal representative will be required to complete a form to request amendment of your PHI. You should make your request to amend PHI to the Privacy Official at the address listed on the first page of this notice.

E. You Have the Right to Receive an Accounting of the Plan’s PHI Disclosures
   i. At your request, the Plan will also provide you with an accounting of disclosures of your PHI by the Plan during the six years (or shorter period if requested) before the date of your request. Accounting of disclosures will not include any disclosure of PHI made prior to July 1, 2007, the effective date of this Notice.
   ii. The Plan has 60 days after its receipt of your request to provide the accounting. The Plan is allowed an additional 30 days if the Plan gives you a written statement of the reasons for the delay and the date by which the accounting will be provided. If you request more than one accounting within a 12-month period, the Plan may charge a reasonable, cost-based fee for each subsequent accounting.
F. You Have the Right to Receive Notification in the Event of a Breach of your Unsecured Health Information

You have the right to receive notice of a breach of your unsecured medical information. Notification may be delayed if so required by a law enforcement official. If you are deceased and there is a breach of your medical information, the notice will be provided to your next of kin or personal representatives if the plan knows the identity and address of such individual(s).

G. You Have the Right to Receive a Paper or Electronic Copy of the Notice Upon Request

i. To obtain a paper or electronic copy of this Notice, contact the Plan’s Privacy Official at the address listed on the first page of this Notice, or go on-line to www.scottsdaleAZ.gov – search for “HIPAA Privacy Notice”.

5. The Plan’s Duties With Respect to Your Protected Health Information

A. In General

i. The Plan is required by law to maintain the privacy of your PHI and to provide you with notice of its legal duties and privacy practices.

ii. This Notice is effective on July 1, 2007 and the Plan is required to comply with the terms of this Notice.

iii. The Plan reserves the right to change its privacy practices and the terms of this Notice and to apply the changes to any PHI maintained by the Plan.

B. Distribution of Notice

i. This Plan will satisfy the requirements of the HIPAA Regulation by providing this Notice to the named insured (covered employee or retiree) of the Plan; however, you are encouraged to share this Notice with other family members covered under the Plan.

ii. The Notice will be provided to each named insured when they initially enroll for benefits in the Plan (the Notice is provided in the Plan’s Initial Enrollment packets).

iii. The Notice is available on the Plan’s Website: www.scottsdaleAZ.gov – search for “HIPAA Privacy Notice”. The Notice will also be provided upon request.

iv. Once every three years the Plan will notify the individuals then covered by the Plan of the availability of the Notice and how to obtain the Notice.

C. Notice Revisions

i. If a privacy practice of this Plan is materially changed affecting this Notice, a revised version of this Notice will be provided to all named insureds currently covered by the Plan.

ii. Any revised version of this Notice will be distributed prior to the effective date of a material change to the uses and disclosures of PHI, your individual rights, the duties of the Plan or other privacy practices stated in this Notice.

iii. The Plan reserves the right to change its Notice and make the change applicable to PHI created or received before and after the date of the change.

D. Disclosing Only the Minimum Necessary Protected Health Information

i. When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations.

ii. The minimum necessary standard will not apply in the following situations:

1. Disclosures to or requests by a health care provider for treatment

2. Uses or disclosures made to you

3. Disclosures made to the Secretary of the U.S. Department of Health and Human Services

4. Uses or disclosures required by law

5. Uses or disclosures required for the Plan’s compliance with legal regulations.

6. Your Right to File a Complaint

A. If you believe that your privacy rights have been violated, you may file a complaint. The Plan will not retaliate against you for filing a complaint. The complaint must be in writing using the Plan’s form. Send the complaint to the Plan’s Privacy Official, at the address listed on the first page of this Notice.

B. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services Office for a covered entity in Arizona by sending your complaint to:

Region IX, Office of Civil Rights
U.S. Department of Health and Human Services
50 United Nations Plaza – Room 322
San Francisco, CA 94102
Other Notices

Wellness Program Privacy Notice

When you complete a health assessment, you share important information about your health-related activities and behaviors, and whether you have or had certain medical conditions (e.g., cancer, diabetes, heart disease). We use this information to identify programs and services that can help you stay healthy, improve your health or address other health-related issues. Examples of these services are health coaching and online health and wellness programs. You may ask your plan administrator for details about the programs and services available with your plan.

In addition to the uses described in Cigna’s online privacy notice, we may also share and use information from your health assessment as follows:

- With the administrator of your health plan ("Plan Administrator"), its service provider, vendor, consultant, or other recipient designated by the Plan Administrator (collectively, "Plan Administrator or designees"), in order to administer an incentive program for you (employee or spouse).
- With the Plan Administrator or designees in order to offer health and wellness programs and services to you.
- With the Plan Administrator or designees in aggregate form in order to plan and design the overall employer wellness program.

As you proceed to complete the health assessment, you provide authorization for Cigna and the employer-sponsored wellness program to collect your health information. You understand that providing this authorization and completing the health assessment is voluntary under the employer wellness program.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and your employer may use aggregate information it collects to design a program based on identified health risks in the workplace, Cigna will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law.

Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment. Please note that individually identifiable genetic information (such as information about family health history, or a child’s health conditions) are not collected by this plan.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The personally identifiable health information that is received will only be used in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, and no information you provide as part of the wellness program will be used in making any employment decision. Although no one can prevent all cyber-attacks, Cigna has an information security program consisting of people, process and technology – including encryption and monitoring tools designed to protect electronic information. We maintain safeguards intended to protect the security of your information. In the event a data breach, as defined by law, occurs involving information you provide in connection with the wellness program, we will notify you as required by law.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns, or need additional information regarding your employer-sponsored wellness program, or about protections against discrimination and retaliation, please contact your Plan Administrator or employer.
## Benefit Providers Contact List

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Phone</th>
<th>Information</th>
<th>Website</th>
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<tbody>
<tr>
<td><strong>City of Scottsdale</strong></td>
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<tr>
<td>City of Scottsdale HR Benefits</td>
<td>480-312-7600</td>
<td>Benefits information</td>
<td><a href="http://scottsdaleaz.gov/hr/benefits">scottsdaleaz.gov/hr/benefits</a></td>
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<tr>
<td><strong>Medical</strong></td>
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<tr>
<td>Cigna Group # 3337752</td>
<td>1-800-244-6224</td>
<td>Claims, coverage questions, participating providers.</td>
<td><a href="http://cigna.com">cigna.com</a></td>
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<td><strong>Dental</strong></td>
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<tr>
<td>Cigna HMO Group # 3337752</td>
<td>1-800-244-6224</td>
<td>Participating dentists, questions, claims and coverage questions</td>
<td><a href="http://cigna.com">cigna.com</a></td>
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<tr>
<td>Cigna PPO Group # 3337752</td>
<td>1-800-244-6224</td>
<td>Participating dentists, questions, claims and coverage questions</td>
<td><a href="http://cigna.com">cigna.com</a></td>
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<tr>
<td><strong>Vision</strong></td>
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<tr>
<td>VSP Group # 30040565</td>
<td>1-800-877-7195</td>
<td>Customer service, participating providers, claims and coverage questions</td>
<td><a href="http://vsp.com">vsp.com</a></td>
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<td><strong>Employee Assistance Program</strong></td>
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<tr>
<td>Cigna Behavioral Health Group # 3170920</td>
<td>1-800-554-6931</td>
<td>Customer service, find a provider, confidential counseling for life issues</td>
<td><a href="http://mycigna.com">mycigna.com</a></td>
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<tr>
<td><strong>Health &amp; Dependent Care Flexible Spending Accounts (ASI)</strong></td>
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<tr>
<td>ASI Flex</td>
<td>1-800-659-3035</td>
<td>Account balance, covered expenses, reimbursement forms and online claim submission</td>
<td><a href="http://asiflex.com">asiflex.com</a></td>
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<tr>
<td><strong>Health Savings Account</strong></td>
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<tr>
<td>Central Bank</td>
<td>877-554-5535</td>
<td></td>
<td><a href="http://hsacentral.net">hsacentral.net</a></td>
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<td><strong>Deferred Compensation</strong></td>
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<tr>
<td>Nationwide Plan # 0056704</td>
<td>855-826-5400</td>
<td>Account balance, fund performance, transfer existing funds</td>
<td><a href="http://scottsdale457.com">scottsdale457.com</a></td>
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<tr>
<td><strong>Life Insurance</strong></td>
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<tr>
<td>Cigna Life Insurance Group # VTL004689</td>
<td>1-800-732-1603</td>
<td>Customer service</td>
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<tr>
<td><strong>Retirement</strong></td>
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<tr>
<td>Public Safety Personnel Retirement System</td>
<td>602-255-5575</td>
<td>Retirement information</td>
<td><a href="http://psprs.com">psprs.com</a></td>
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<tr>
<td>Enrollment Code: 5EQ00034</td>
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## Key Terms to Know

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Access Fee</td>
<td>A specified dollar amount the insured person pays a health care provider toward the covered expenses of certain benefits in addition to fees for services. For example, you may pay an access fee for using emergency room services, in addition to the emergency room fees.</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. You have to pay the deductible before you receive the coinsurance benefit. Your coinsurance share is higher for out-of-network claims.</td>
</tr>
<tr>
<td>Co-pay</td>
<td>A flat amount you pay when you visit a health care provider or fill an in-network prescription. For example, if you enroll in the Select plan and visit your Primary Care Physician (PCP), you would only pay the $20 copay.</td>
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<tr>
<td>Deductible</td>
<td>A fixed amount you pay before any plan begins to pay. Deductibles are higher on out-of-network claims.</td>
</tr>
<tr>
<td>Drug Formulary</td>
<td>A listing of prescription drugs and insulin established by Cigna that includes both brand name prescription drugs and generic prescription drugs. Drugs listed on the formulary are covered under the prescription drug plan, with copayments. Also called &quot;formulary.&quot;</td>
</tr>
<tr>
<td>Explanation of Benefits (EOB)</td>
<td>A written statement from Cigna that you receive after you or a provider submits a claim. The statement shows which benefits and charges the plan covers and how much they will pay.</td>
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<tr>
<td>Generic</td>
<td>A prescription drug that is not protected by trademark registration, but is produced and sold under the chemical formulation name.</td>
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<tr>
<td>In-Network Provider</td>
<td>A provider who contracts with the City's claims administrator, Cigna, and provides a discount off their regular fees.</td>
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<tr>
<td>Out-of-Network</td>
<td>The use of health care providers who have not contracted with Cigna to provide services.</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>This is your safety net in the medical plans that protects you from catastrophic medical expenses. Once you pay the individual maximum or family maximum, additional covered medical claims for the year are paid 100 percent by the City and you pay nothing.</td>
</tr>
<tr>
<td>Plan Year</td>
<td>Plan year is the twelve-month period from July 1-June 30.</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>All plans cover 100 percent of preventive service visits made to in-network providers. Mammograms, flu shots, prostate exams and well-baby visits are examples of preventive services. Note: If you discuss another health issue during a preventive services visit, you may have to pay a fee for your visit.</td>
</tr>
</tbody>
</table>
Human Resources Benefits
North Corporation Yard Office
9191 E. San Salvador Dr.
Scottsdale, AZ 85258

480-312-7600

Visit ScottsdaleAZ.gov and search “benefits” for more information.

Persons with a disability may request reasonable accommodation by contacting HR Benefits.
If you need this information in an alternative format, please call 480-312-2246.