



2020 Benefits Summary

Effective January 1, 2020

Vacation

Full time employees receive ten (10) days of vacation for the first five years of employment. Full time employees with five (5) years of continuous service will receive eleven (11) days per year. Full time employees with seven (7) years of continuous service will receive thirteen (13) days per year of vacation. Full time employees with ten (10) years of continuous service will receive fifteen (15) days per year of vacation. (See section 11.1 personnel rules and regulations for additional information) – LPOA should see MOU.

Sick Leave

A regular employee accrues sick leave on the first day of employment; sick leave hours may be used beginning on the 90th day of employment. Sick leave is accrued at the rate of 3.08 hours pay period (10 days per year). Upon separation from the City, sick leave is lost.

Part-time employees will be provided 24 hours of sick leave on the first day of employment; sick leave hours may be used beginning on the 90th day of employment.

Holiday Pay

Please see Holiday Posting or MOU for specific group.

Health Insurance

Open Enrollment is November- December

The health insurance provider for the City of Lindsay is Anthem Blue Cross. Employees may choose between a PPO 250 plan and PPO 500 plan based on individual needs.

For a summary of the PPO benefits and co-pays, employees may call 800-727-2762 or visit <https://eoc.anthem.com/eocdps/ca/aso>. For more specific questions, please call Buckman-Mitchell - A Gallagher Company at 559-741-4436.



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MEDICAL PLAN	PPO 250	PPO 500
Deductible in Network	\$250	\$500
Primary Care / Specialist in Network	\$20/\$20	\$30/\$30
Co-Insurance in Network	10%	20%
Out-of-Pocket Limit in Network	\$2,500	\$3,500
Inpatient Hospital in Network	10% after deductible	20% after deductible
Urgent Care	\$20	\$30
Rx Generic in Network	\$10	\$10
Rx Preferred in Network	\$30	\$30
Rx Non-Preferred in Network	\$50	\$50
City's Plan	Default	Optional

Insurance Costs

All Rates effective January 1, 2020 – DENTAL VISION AND HEALTH INCLUDED

PPO 250	Health/Dental/Vision	Employee Cost/Pay Period
	Employee Only	\$0
	Employee + Spouse	\$203.89
	Employee + Children	\$167.27
	Employee + Family	\$354.20

PPO 500	Health/Dental/Vision	Employee Cost/Pay Period
	Employee Only	\$0
	Employee + Spouse	\$170.13
	Employee + Children	\$136.77
	Employee + Family	\$308.09

The Anthem Blue Cross PPO 250 plan is the City's primary plan. The City will contribute based on the PPO 250 plan regardless if an employee selects the optional PPO 500 plan.



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Vision

Open Enrollment is July

The City's vision plan is offered through SUPERIOR VISION. Employee and City contributions are covered in the health insurance costs noted above. Answers to specific questions are available by calling [Buckman-Mitchell - A Gallagher Company](#) at 559-741-4436 for further information or you may call SUPERIO VSION customer service number at 1-800-507-3800.



Vision Plan Benefits for City of Lindsay

Co-Pays		Services/Frequency	
Exam	\$0	Exam	12 months
Materials ¹	\$25	Frame	24 months
Contact Lens Fitting (standard & specialty)	\$35	Contact Lens Fitting	12 months
		Lenses	12 months
		Contact Lenses	12 months

(Based on date of service)

Benefits

	In-Network	Out-of-Network
Exam (Ophthalmologist)	Covered in full	Up to \$40 retail
Exam (Optometrist)	Covered in full	Up to \$30 retail
Frames	\$130 retail allowance	Up to \$63 retail
Contact Lens Fitting (standard ²)	Covered in full	Not covered
Contact Lens Fitting (specialty ²)	\$50 retail allowance	Not covered
Lenses (standard) per pair		
Single Vision	Covered in full	Up to \$35 retail
Bifocal	Covered in full	Up to \$50 retail
Trifocal	Covered in full	Up to \$60 retail
Progressive lens upgrade	See description ³	Up to \$60 retail
Contact Lenses ⁴	\$120 retail allowance	Up to \$100 retail

Co-pays apply to in-network benefits; co-pays for out-of-network visits are deducted from reimbursements

¹ Materials co-pay applies to lenses and frames only, not contact lenses

² See your benefits materials for definitions of standard and specialty contact lens fittings

³ Covered to provider's in-office standard retail lined trifocal amount; member pays difference between progressive and standard retail lined trifocal, plus applicable co-pay

⁴ Contact lenses are in lieu of eyeglass lenses and frames benefit

Discount Features

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts (range from 10%-40%) prior to service as they vary.

Discounts on Covered Materials

Frames:	20% off amount over allowance
Lens options:	20% off retail

www.superiorvision.com
Customer Service
800-507-3800



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Dental

Open Enrollment is December

The City's dental plan is offered through LINCOLN FINANCIA, which offers two plans a HIGH and a LOW plan see below for details. Employee and City contributions are covered in the health insurance costs noted above. Answers to specific questions are available by calling [Buckman-Mitchell - A Gallagher Company](#) at 559-741- 4436 or you can call Lincoln customer service number at 1-800-423-2765 reference ID: CITYLINDSA for more details.



Dental Insurance

High Plan

SUMMARY OF BENEFITS

Sponsored by: City of Lindsay

- While you may choose any dentist, using dentists participating in the network should lower your out-of-pocket expenses. A list of in network dentists may be accessed at www.LincolnFinancial.com. You do not need a referral to see a specialist.
- For dental expenses incurred after satisfying all the benefit waiting period(s) and deductibles, the policy pays the following percentage of allowable expenses up to the maximum benefit.

Dental Benefits

		In-Network	Out-of-Network
Preventive	<ul style="list-style-type: none"> - Routine Oral Exams - Bitewing X-rays - Full-mouth or Panoramic X-rays - Other Dental X-rays (including periapical films) - Routine Cleanings - Fluoride Treatments 	100%	100%
Basic	<ul style="list-style-type: none"> - Sealants - Problem Focused Exams - Consultations - Palliative Treatment (Including emergency relief of dental pain) - Injections of antibiotics and other therapeutic medications - Fillings - Prefabricated Stainless Steel and Resin Crowns - Simple Extractions - Surgical Extractions - Oral Surgery - Biopsy and Examination of Oral Tissue (Including brush biopsy) - Prosthetic Repair and Recementation Services - Endodontics (Including Root Canal Treatment) - Periodontal Maintenance procedures - Non-surgical Periodontal Therapy - Periodontal Surgery - Occusal Guard & Adjustments 	100%	100%
Major	<ul style="list-style-type: none"> - Space Maintainers for children - General Anesthesia and I.V. Sedation - Bridges - Full and Partial Dentures - Denture Reline and Rebase Services - Crowns, Inlays, Onlays and related services - Harmful Habit Appliances 	50%	50%
Orthodontics	<ul style="list-style-type: none"> - Orthodontic Treatment- Including Orthodontic Exams, X-rays, Extractions, Study Models and Appliances 	50%	50%
Deductible	Calendar Year (Annual) deductible. Waived for : In Network - Preventive and Out of Network - Preventive	\$25 Individual \$75 Family	\$25 Individual \$75 Family
Maximum Benefit	Calendar year maximum for Preventive, Basic, and Major services:	\$1,000	\$1,000
Ortho Maximum	Lifetime Ortho Maximum for Children:	\$1,000	\$1,000



2020 Benefits Summary

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Dental Insurance

Low Plan

SUMMARY OF BENEFITS

Sponsored by: City of Lindsay

- While you may choose any dentist, using dentists participating in the network should lower your out-of-pocket expenses. A list of in network dentists may be accessed at www.LincolnFinancial.com. You do not need a referral to see a specialist.
- For dental expenses incurred after satisfying all the benefit waiting period(s) and deductibles, the policy pays the following percentage of allowable expenses up to the maximum benefit.

Dental Benefits

		In-Network	Out-of-Network
Preventive	- Routine Oral Exams - Bitewing X-rays - Full-mouth or Panoramic X-rays - Other Dental X-rays (including periapical films) - Routine Cleanings - Fluoride Treatments	100%	100%
Basic	- Sealants - Problem Focused Exams - Consultations - Palliative Treatment (including emergency relief of dental pain) - Injections of antibiotics and other therapeutic medications - Fillings - Prefabricated Stainless Steel and Resin Crowns - Simple Extractions - Surgical Extractions - Oral Surgery - Biopsy and Examination of Oral Tissue (including brush biopsy) - Prosthetic Repair and Recementation Services - Endodontics (including Root Canal Treatment) - Periodontal Maintenance procedures - Non-surgical Periodontal Therapy - Periodontal Surgery - Occusal Guard & Adjustments	100%	100%
Major	- Space Maintainers for children - General Anesthesia and I.V. Sedation - Bridges - Full and Partial Dentures - Denture Reline and Rebase Services - Crowns, Inlays, Onlays and related services - Harmful Habit Appliances	50%	50%
Orthodontics	- Orthodontic Treatment- Including Orthodontic Exams, X-rays, Extractions, Study Models and Appliances	50%	50%
Deductible	Calendar Year (Annual) deductible. Waived for : In Network - Preventive and Out of Network - Preventive	\$25 Individual \$75 Family	\$25 Individual \$75 Family
Maximum Benefit	Calendar year maximum for Preventive, Basic, and Major services:	\$2,500	2,500
Ortho Maximum	Lifetime Ortho Maximum for Children:	\$1,000	\$1,000

For assistance or additional information Contact Lincoln Financial Group at

(800) 423-2765; reference ID: CITYLINDSA

www.LincolnFinancial.com



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Employee Assistance Program

The EAP is a **confidential** service designed to help employees and their household members resolve personal and workplace challenges. Counseling services are available free of charge to employees 24/7 via 800-535-4985 TDD callers please dial 866-726-1785. Through the EAP, employees may receive telephone or face to face counseling services up to eight times per year per incident.

Employees use the EAP to access information and additional services by calling the number above or online at members.mhn.com and register with the company code: **csjvrma**.

Life Insurance

City employees are covered under a \$15,000 term life insurance program through Lincoln Financial Group. An optional employee paid group supplemental life insurance program is also available to City employees. The employee paid term life insurance policy covers the employee and dependents and is portable (may be continued after individual is not employed by the City).

PERS Retirement

City of Lindsay employees participate in the CalPERS retirement system.

MEMBER CATEGORY	% AT AGE	EMPLOYEE CONTRIBUTION
MISCELLANEOUS		
TIER 1 (CLASSIC)	2.7% @ 55	9.00%
TIER 2 (CLASSIC) EFF 1/1/12	2.7% @ 55	11.00%
TIER 3 (PEPRA) EFF1/1/13	2% @ 62	9.25%
PUBLIC SAFETY		
TIER 1 (CLASSIC)	3% @ 55	9.00%
TIER 2 (PEPRA)	2.7% @57	16.50%
EFF 1/1/13		



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Deferred Compensation

The deferred compensation plan is a voluntary retirement program through Lincoln Life. City employees determine how much of their pay is to be directed towards the deferred compensation plan. The City will match the employee's contribution up to 3% of the employee's total annual income.

AFLAC Benefits

AFLAC services pay cash benefits when a covered person has the following plans:

Accident Indemnity Advantage Plan

- Cancer Care
- Short-Term Disability Insurance
- Hospital Advantage
- Specified Health Event Protection Plan



AFLAC is voluntary. Rates may vary depending on age and income levels. Please see your representative for individual quotes.

Fran Herr | District Sales Coordinator

An Independent Agent Representing Aflac
California Central; CA License #0F98565

[American Family Life Assurance Company of Columbus \(Aflac\)](#)

Mob: 559.300.5941 | Fax: 559.553.8850

3130 W Main St., Suite D, Visalia, CA 93291

fran_herr@us.aflac.com | aflac.com

Worker's Comp Carrier

IN CASE OF LIFE OR LIMB THREATENING INJURY DIAL 9-1-1

The worker's comp carrier for the city is:

AIMS
P.O. Box 28100
Fresno, Ca. 93729
800-559-9891

For on the job injuries, report to:

1-888-770-0926
Employer Name: City of Lindsay
Group Code: CSJVRMA

1 – INJURED WORKER NOTIFIES SUPERVISOR

2 – SUPERVISOR / INJURED WORKER IMMEDIATELY CALL INJURY HOTLINE:



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Cafeteria Plan Section 125

Flexible Spending Accounts provided by City of Lindsay

To help you save money on health care and dependent care costs, City of Lindsay is happy to offer our employees Flexible Spending Accounts. The purpose of a Flexible Spending Account is to allow you to set money aside on a pre-tax basis to cover expenses that are not otherwise covered under a traditional medical, dental or vision plan. For existing participants please contact pay roll in December for any changes needing to be made for the beginning of the year.

How the Plan Works

125 plans allow employees to contribute *pretax* dollars into the plan. Contributions toward plans are not subject to federal, state, or social security taxes. The contributions are placed into an account the employee can use to pay for allowed expenses (for health insurance co payments, dependent care costs, and medical supplies). This "election" amount is automatically deducted from the employee's check (for that amount divided by the number of payroll periods). For example, we have 26 pay periods, and you elect to put \$520.00 in the plan. \$20 is deducted pre-tax from each paycheck and is held in an account (by the plan administrator) to be reimbursed upon request. The employees determine the amount they want to withhold, but one rule apply if receipts are not presented you lose it. This year the limit is **2,500.00 FOR MEDICAL EXPENSES AND 2,500.00 FOR DEPENDENT CARE EXPENSE.**

PACE-HEALTHY REWARDS | Wellness Program

The City offers a healthy rewards program through PACE in which employees (and spouses on City insurance) can each earn from \$100-250 a fiscal year, while keeping up with their health.



We've made staying healthy fun. You can earn \$\$\$ by completing 9 health actions annually. **Reward checks are issued in June.** You must be a district employee, spouse, CompleteCare or Kaiser member, or early retiree (before age 65) with MCSIG or PACE medical insurance to be eligible. **Start earning points today!**

Log in at www.wellsteps.com/mcsig if you have registered previously. You must register if you are a **new participant by first entering your email address to receive a verification code.** If you did not provide an email address on your benefit form, then you must enter your **username.** Your username is your initials of your name and your 6-digit date of birth. For example, John Smith born 2/15/72 would have the username **JS021572.**

Please log in for additional information. www.wellsteps.com/mcsig

Registration Video: <https://vimeo.com/345571793>

Rewards Video: <https://vimeo.com/345572239>



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COMPLETE CARE

The City offers employees who are insured by their dependents plans to opt out of the City's insurance plan and get reimbursed from Complete Care depending on the dependents. Please see below or contact Buckman and Mitchell at 559-741-4436 for further information.



CompleteCare Benefits

- Co-pays, deductibles and co-insurance paid by CompleteCare up to \$7,350/single and \$14,700/family per year.
- No premium contribution deducted from employee's paycheck.
- The employee will be reimbursed for the premium contribution paid for the alternate coverage if it exceeds the premium contribution the PACE employee would have paid to remain on the PACE medical plan up to a monthly maximum of \$100/single, \$200/2-party and \$300/family. If the cost of alternate coverage is less than the employee would have paid for the PACE medical plan, premium contribution reimbursement is \$0.

Eligibility

- Current employees must be enrolled in the PACE Medical Plan
- New employees: must satisfy eligibility requirements
- Qualifying event or newly eligible: marriage, birth of child, part time to full time, etc.



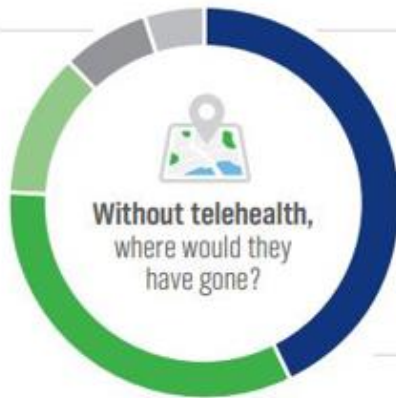
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Health Care 24/7 Live Health Online

To help you save money and keep you healthy, the City offers Healthy Care 24/7 – Live Health services at no cost to you:

Health Care 24/7 Days a Year



How often have you needed medical care but couldn't get it because you were too busy, weren't near your doctor or needed help after hours? LiveHealth Online® lets you skip long waits and have a video doctor visit from the comfort and convenience of your own home or while you're on the go.

-  **1 in 5 Americans** lack adequate access to primary care*
-  **\$49 or less** is the average cost of a video doctor visit
-  **2-3 hours** the amount of time you can save seeing a doctor using LiveHealth Online
-  **4.8 out of 5** average consumer satisfaction rating

PACE MEMBERS HAVE A ZERO (0) CO-PAY

-  **43%** Urgent care
-  **33%** Primary care physician
-  **12%** Nowhere
-  **7%** Retail clinic
-  **5%** Emergency Room



More Information

To learn more about LiveHealth Online, visit www.livehealthonline.com. You can register by downloading the app for free from iTunes or Google Play store and signing-up.