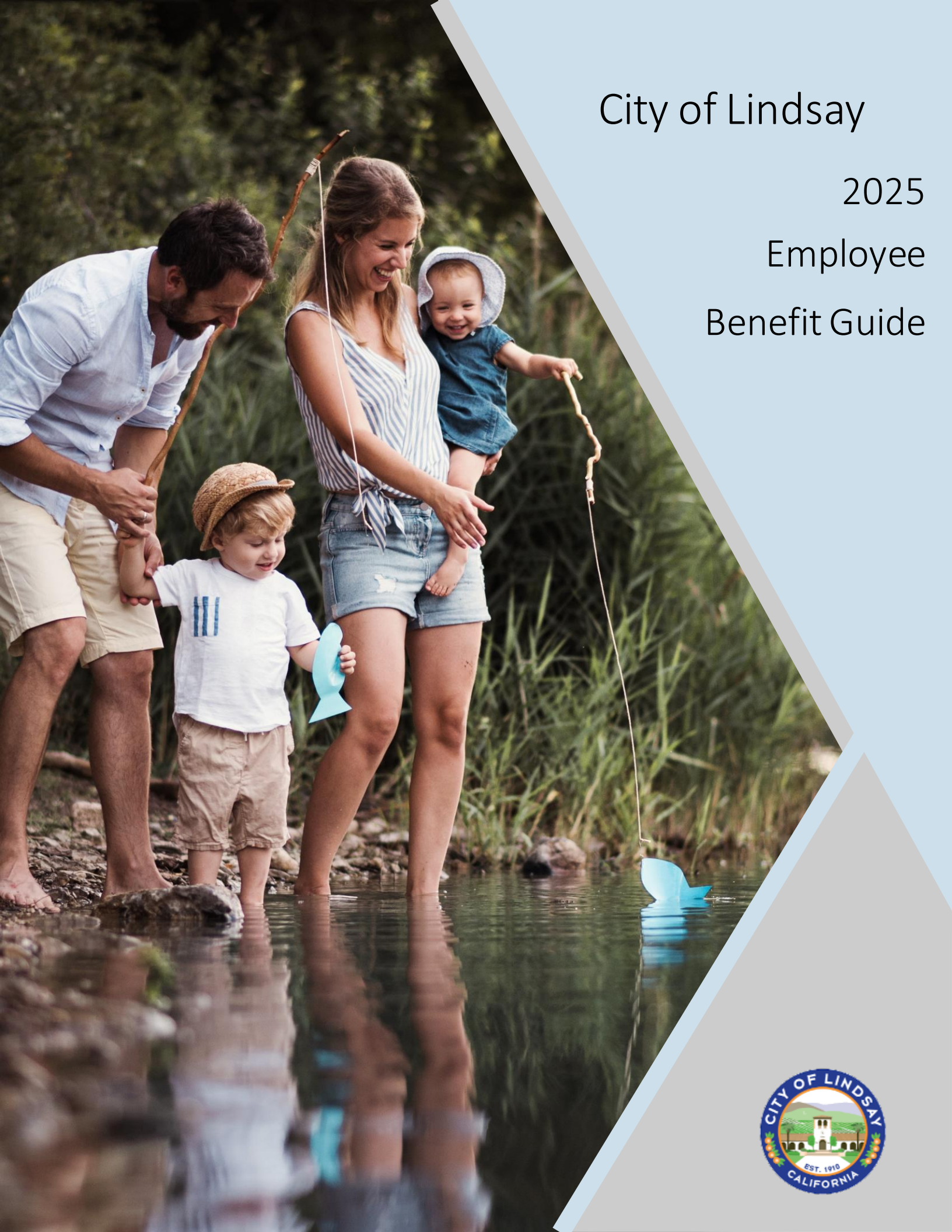


# City of Lindsay

2025

## Employee Benefit Guide



# About Your Benefits

At City of Lindsay, we are committed to providing a comprehensive and affordable benefits package to you and your family. Review this guide to learn about your options so you can make the most of your benefits.



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## Eligibility and Enrollment

You are eligible to participate in City of Lindsay's benefits if you are a full-time employee working at least 30 hours per week. If you enroll for benefits, you may also cover your:

- Legal spouse
- Children up to age 26
- Unmarried children of any age who are mentally or physically disabled

You have 30 days from your hire date to log on to [www.bernieportal.com](http://www.bernieportal.com) and enroll. Your benefits begin on the first of the month following 30 days of employment.

## Making Changes to Your Benefits

Each year, you have the opportunity to make changes to your benefits during open enrollment. You may make mid-year changes to your benefits only if you have a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent's eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

You have 30 days from the date of the event to log on to [www.bernieportal.com](http://www.bernieportal.com) and make the change. Keep in mind, the changes you make must be directly related to the event.

# Medical Coverage

You have a choice of two medical plans through Anthem Blue Cross. Review the chart below for the amount you will pay for the medical service listed.

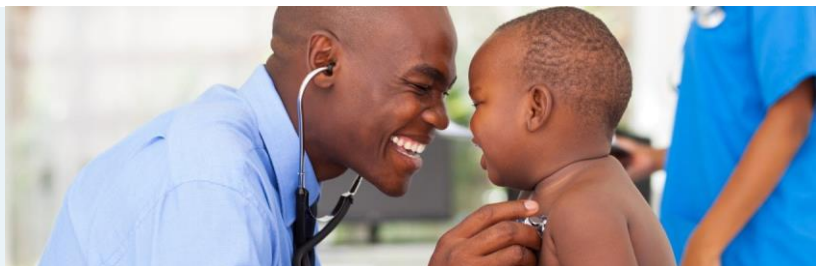
|  | PPO 250/20/10                         |                                       | PPO 500/30/20                         |                                       |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
|  | In Network                            | Out of Network                        | In Network                            | Out of Network                        |
| <b>Annual Deductible</b><br>(Individual/Family)            | \$250/\$750                           | \$250/\$750                           | \$500/\$1,500                         | \$750/\$2,250                         |
| <b>Coinsurance</b>   | 10%                                   | 30%                                   | 20%                                   | 40%                                   |
| <b>Annual Out-of-pocket Maximum</b><br>(Individual/Family) | \$2,500/\$5,000                       | \$6,500/\$13,000                      | \$3,500/\$7,000                       | \$7,000/\$14,000                      |
| <b>Preventive Care</b>                                     | \$0 copay                             | 30% after deductible                  | \$0 copay                             | 40% after deductible                  |
| <b>Office Visits</b>                                       |                                       |                                       |                                       |                                       |
| Virtual Visits   | \$20 copay                            | \$30 copay                            |                                       |                                       |
| Primary Care   | \$20 copay                            | 30% after deductible                  | \$30 copay                            | 40% after deductible                  |
| Urgent Care  | \$20 copay                            | 30% after deductible                  | \$30 copay                            | 40% after deductible                  |
| Specialist   | \$20 copay                            | 30% after deductible                  | \$30 copay                            | 40% after deductible                  |
| <b>Emergency Room</b>                                      | \$150 copay then 10% after deductible | \$150 copay then 10% after deductible | \$150 copay then 20% after deductible | \$150 copay then 20% after deductible |

## Terms to Know

- **Copay** - A set dollar amount you pay for a covered health care service, usually when you receive the service.
- **Deductible** - What you pay out of pocket for health care services before the plan begins to pay a portion.
- **Coinsurance** - Your share of the costs of covered health care services after you reach the deductible. You pay the percentage noted in the table above, and the medical plan pays the rest.
- **Out-of-pocket Maximum** - What you have to pay before the plan pays 100% of your covered costs.
- **Network** - The facilities and providers the medical plan has contracted with to provide health care services. In-network providers typically provide services at a lower negotiated rate.

## Finding In-network Providers

You save the most money when you choose in-network doctors, facilities and pharmacies. Log on to [www.anthem.com/ca](http://www.anthem.com/ca) or call 855-333-5730 to find providers in the Anthem Blue Cross Network.



# Medical Coverage

## Virtual Visits

Getting to the doctor when you're sick is never easy. That's why City of Lindsay offers virtual visits through Live Health Online. You can connect with a U.S. board-certified doctor 24 hours a day, seven days a week by phone or video chat if you have a minor physical condition like a cold or fever. To get started, visit [www.livehealthonline.com](http://www.livehealthonline.com) and register with your Anthem Blue Cross member ID number (found on the back of your medical ID card).



# Prescription Drug Coverage

Prescription drug coverage through EmpiRx Health is included with all of our medical plans. Review the chart below for the amount you will pay for the prescription drug service listed.

|                                   | PPO 250/20/10  |                | PPO 500/30/20  |                |
|-----------------------------------|----------------|----------------|----------------|----------------|
|                                   | In Network     | Out of Network | In Network     | Out of Network |
| <b>Retail (30-day Supply)</b>     |                |                |                |                |
| Tier 1                            | \$10 copay     | Not Covered    | \$10 copay     | Not Covered    |
| Tier 2                            | \$30 copay     | Not Covered    | \$30 copay     | Not Covered    |
| Tier 3                            | \$50 copay     | Not Covered    | \$50 copay     | Not Covered    |
| Preferred Specialty*              |                |                |                |                |
| Tier 1                            | 30%, max \$150 | Not Covered    | 30%, max \$150 | Not Covered    |
| Tier 2                            | 30%, max \$150 | Not Covered    | 30%, max \$150 | Not Covered    |
| Tier 3                            | 30%, max \$150 | Not Covered    | 30%, max \$150 | Not Covered    |
| <b>Mail-order (90-day Supply)</b> |                |                |                |                |
| Tier 1                            | \$10 copay     | Not covered    | \$10 copay     | Not covered    |
| Tier 2                            | \$60 copay     | Not covered    | \$60 copay     | Not covered    |
| Tier 3                            | \$100 copay    | Not covered    | \$100 copay    | Not covered    |
| Preferred Specialty               |                |                |                |                |
| Tier 1                            | 30%, max \$150 | Not covered    | 30%, max \$150 | Not covered    |
| Tier 2                            | 30%, max \$150 | Not covered    | 30%, max \$150 | Not covered    |
| Tier 3                            | 30%, max \$150 | Not covered    | 30%, max \$150 | Not covered    |

\*Specialty medications can be filled one time at a retail pharmacy. All future prescriptions must be obtained at Benecard Central Fill's Specialty Pharmacy. Please note that specialty medications are limited to a 30-day supply.

To locate a participating network pharmacy, log onto [www.empirxhealth.com](http://www.empirxhealth.com) or call EmpiRx Health Member Services toll-free at 1-877-262-7435.

## Generic Drugs

Generic drugs are FDA-approved, and shown to be just as safe and effective as their more expensive brand-name counterparts. If you choose a brand-name drug when a generic drug is available, you will pay the brand-name copay plus the cost difference between the generic equivalent and the brand-name drug.

## Preferred Drugs

EmpiRx regularly reviews the latest prescription drugs on the market and maintains a list of preferred drugs that are clinically effective and not cost-restrictive. These drugs are available at a lower price than those not included on the list, which are called non-preferred drugs.

## Specialty Drugs

Specialty drugs are typically used to treat chronic conditions like cancer or multiple sclerosis. These drugs tend to be more expensive and usually require special handling and monitoring.



# Dental Coverage

City of Lindsay offers two dental plans through Premier Access. Review the chart below for the amount you will pay for the dental service listed. The out of network benefits are covered at 95th percentile usual, customary and reasonable (UCR) on the High Option plan.

|  | Option 1: Low Option PPO |                       | Option 2: High Option PPO |                       |
|--|--------------------------|-----------------------|---------------------------|-----------------------|
|  | In Network               | Out of Network        | In Network                | Out of Network        |
| <b>Annual Deductible</b><br>(Individual/Family)  | \$25/\$75                | \$25/\$75             | \$25/\$75                 | \$25/\$75             |
| <b>Annual Maximum</b><br>(Per Person)  | \$5,000                  | \$5,000               | \$1,000                   | \$1,000               |
| <b>Preventive Care</b><br>(Routine Exams (2 per 12 months), Prophylaxis (2 per 12 months) – (1 additional cleaning or periodontal maintenance per 12 months, if member is in 2nd or 3rd trimester of pregnancy), Bitewing X-Rays (maximum of 4 films; 1 per 12 months), Fluoride Treatment for Children up to age 16 (1 per 12 months), Sealants for Children up to age 16 (permanent molars, 1 per 36 months), Space Maintainers, Emergency Treatment (1 per 12 months), Full Mouth/Panoramic X-Rays (1 per 36 months)) | 100%                     | 100%                  | 100%                      | 100%                  |
| <b>Basic Services</b><br>(Simple Restorative Services (fillings) – Posterior composite restorations, Simple Extractions, Oral Surgery (extractions and impacted teeth), Anesthesia (subject to review, covered with complex oral surgery), Repair of Crown, Denture or Bridge, Non-Surgical Periodontics, Surgical Periodontics (gum treatments), Periodontal Maintenance (2 per 12 month in combination with prophylaxis), Endodontics (root canals))   | 100% after deductible    | 100% after deductible | 100% after deductible     | 100% after deductible |
| <b>Major Services</b><br>(Inlays and Onlays, Crowns, Bridges, Dentures and Implants)   | 50% after deductible     | 50% after deductible  | 50% after deductible      | 50% after deductible  |
| <b>Orthodontia</b><br>(Adult & Children up to age 26)  | 50%                      | 50%                   | 50%                       | 50%                   |
| <b>Orthodontia Lifetime Maximum</b><br>(Per Person)  | \$1,500                  | \$1,500               | \$1,500                   | \$1,500               |



## Finding In-network Dentists

You pay less for services when you use a dentist in the Premier Access network. You can find an in-network dentist by visiting [www.premierlife.com](http://www.premierlife.com)

# Vision Coverage

City of Lindsay's vision plan through Superior Vision covers routine eye exams and helps you pay for glasses or contact lenses. Review the chart below for the amount you will pay for the vision service listed.

|   | Vision Plan  |  |
|---|--|--|
|   | In Network   | Out of Network                                       |
| <b>Eye Exam</b><br>(Once every 12 months)   | \$0 copay  | Up to \$40   |
| <b>Lenses</b><br>(Once every 12 months)<br>Single Vision<br>Bifocal<br>Trifocal<br>Lenticular | \$25 copay<br>\$25 copay<br>\$25 copay<br>\$25 copay | Up to \$35<br>Up to \$50<br>Up to \$60<br>Up to \$70 |
| <b>Frames</b><br>(Once every 12 months)   | \$130 allowance                                      | Up to \$63   |
| <b>Contact Lenses</b><br>(Once every 12 months)<br>Elective<br>Non-Elective                   | \$120 allowance<br>Covered in full                   | Up to \$100<br>Up to \$210                           |

## Finding In-network Eye Doctors

You can find an in-network eye doctor in the Superior Vision network by visiting

[www.superiorvision.com](http://www.superiorvision.com)



**Rates Effective 1/1/2025**

|                    |                    |                              |                                  |
|--------------------|--------------------|------------------------------|----------------------------------|
| <b>PPO<br/>250</b> | HEALTH             | EMPLOYEE COST/<br>PAY PERIOD | CITY CONTRIBUTION/ PAY<br>PERIOD |
|                    | Employee only      | \$0                          | \$521.41                         |
|                    | Employee + Spouse  | \$273.74                     | \$795.15                         |
|                    | Employee +Children | \$221.60                     | \$743.01                         |
|                    | Employee + Family  | \$469.27                     | \$990.68                         |

|                    |                    |                              |                                  |
|--------------------|--------------------|------------------------------|----------------------------------|
| <b>PPO<br/>500</b> | HEALTH             | EMPLOYEE COST/<br>PAY PERIOD | CITY CONTRIBUTION/ PAY<br>PERIOD |
|                    | Employee only      | \$0                          | \$497.94                         |
|                    | Employee + Spouse  | \$261.42                     | \$759.37                         |
|                    | Employee +Children | \$211.62                     | \$709.57                         |
|                    | Employee + Family  | \$448.15                     | \$946.10                         |

|                                |                    |                              |                                  |
|--------------------------------|--------------------|------------------------------|----------------------------------|
| <b>Dental<br/>Low<br/>Plan</b> | Dental             | EMPLOYEE COST/<br>PAY PERIOD | CITY CONTRIBUTION/ PAY<br>PERIOD |
|                                | Employee only      | \$0                          | \$13.94                          |
|                                | Employee + Spouse  | \$7.98                       | \$21.92                          |
|                                | Employee +Children | \$7.98                       | \$21.92                          |
|                                | Employee + Family  | \$16.97                      | \$30.91                          |

|                                 |                    |                              |                                  |
|---------------------------------|--------------------|------------------------------|----------------------------------|
| <b>Dental<br/>High<br/>Plan</b> | Dental             | EMPLOYEE COST/<br>PAY PERIOD | CITY CONTRIBUTION/ PAY<br>PERIOD |
|                                 | Employee only      | \$0                          | \$18.09                          |
|                                 | Employee + Spouse  | \$10.35                      | \$28.45                          |
|                                 | Employee +Children | \$10.35                      | \$28.45                          |
|                                 | Employee + Family  | \$22.02                      | \$40.12                          |

|                        |                    |                              |                                  |
|------------------------|--------------------|------------------------------|----------------------------------|
| <b>Vision<br/>Plan</b> | Vision             | EMPLOYEE COST/<br>PAY PERIOD | CITY CONTRIBUTION/ PAY<br>PERIOD |
|                        | Employee only      | \$0                          | \$2.84                           |
|                        | Employee + Spouse  | \$1.34                       | \$4.18                           |
|                        | Employee +Children | \$1.39                       | \$4.24                           |
|                        | Employee + Family  | \$2.77                       | \$5.62                           |



# Life, AD&D and Disability Insurance

## Life and AD&D Insurance

City of Lindsay provides basic life and accidental death and dismemberment (AD&D) insurance through Lincoln Financial at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates.

|                 | How it Works  | Basic Life and AD&D<br>(Company-paid benefit)                                      | Voluntary Life and AD&D<br>(Employee-paid benefit)   |
|-----------------|---|--|--|
| <b>Life</b>     | Your beneficiaries receive this benefit if you pass away  | Management: 1.5 x salary up to \$225,000<br>All Others: 1 x salary up to \$150,000 | <b>You:</b> Choose from \$10,000 to \$500,000 in increments of \$10,000 up to 5 times your earnings<br><b>Your spouse:</b> Increments of \$5,000 up to \$100,000; cannot exceed 50% of the coverage amount you purchase for yourself<br><b>Your child(ren):</b> 14 days to 6 months: \$250; more than 6 months to age 26: Option of \$2,500, \$5,000 or \$10,000 |
| <b>AD&amp;D</b> | You (or your beneficiaries) receive this benefit if you pass away or are seriously injured in an accident | Management: 1.5 x salary up to \$225,000<br>All Others: 1 x salary up to \$150,000 | <b>You:</b> Increments of \$10,000 up to \$500,000 or 5 times your earnings<br><b>Your spouse:</b> Increments of \$5,000 up to \$100,000<br><b>Your child(ren):</b> Option of \$2,500, \$5,000 or \$10,000   |



## Disability Insurance

City of Lindsay also provides disability insurance through Lincoln Financial. This benefit replaces a portion of your income if you become disabled and are unable to work.

|                                       | How it Works   | Who Pays for the Benefit |
|---------------------------------------|--|--------------------------|
| <b>Voluntary Long-Term Disability</b> | You receive 60% of your income up to \$6,000 per month. Benefits begin after 90 calendar days of absence from work and continue until you reach the Social Security Normal Retirement Age. | Employee                 |



## American Heritage Life Insurance Company

Protection for accidental off-the-job injuries

## Accident Insurance from Allstate Benefits\*

Today, active lifestyles in or out of the home may result in bumps, bruises and sometimes breaks. Getting the right treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, your finances could be affected.

Most major medical insurance plans only pay a portion of the bills. Our coverage can help pick up where other insurance leaves off and provide cash to help cover the expenses.

With Accident insurance from Allstate Benefits, you can gain the advantage of financial support, thanks to the cash benefits paid directly to you. You also gain the financial empowerment to seek the treatment needed to be on the mend.

### Here's How It Works

Our coverage pays you cash benefits that correspond with hospital and intensive care confinement. Your plan may also include coverage for a variety of occurrences, such as: dismemberment; dislocation or fracture; ambulance services; physical therapy and more. The cash benefits can be used to help pay for deductibles, treatment, rent and more.

### Meeting Your Needs

- Guaranteed Issue coverage, subject to exclusions and limitations\*\*
- Benefits are paid directly to you unless otherwise assigned
- Pays in addition to other insurance coverage
- Coverage also available for your dependents
- Premiums are affordable and can be conveniently payroll deducted
- Coverage may be continued; refer to your certificate for details

With Allstate Benefits, you can protect your finances against life's slips and falls. Practical benefits for everyday living.®

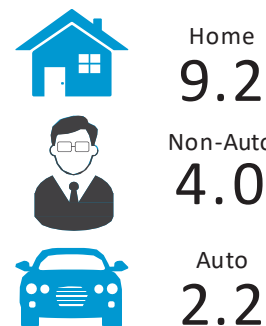
\*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. \*\*Please refer to the Exclusions and Limitations section of this brochure.

<sup>1</sup>National Safety Council, Injury Facts®, 2017 Edition

## KNOW DID YOU ?

The number of injuries suffered by workers in one year off-the-job includes:<sup>1</sup>

OFF-THE-JOB (in millions)



Offered to the employees of:  
**City of Lindsay**

## Legal Plans

Provides access to legal expertise for both expected and unexpected events.

# Legal experts on your side, whenever you need them



Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans, formerly known as Hyatt Legal Plans, gives you access to experts who can assist you with a broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.

You may be thinking — why would top attorneys need or want to join a legal plan network? But even experienced attorneys need to grow their practice. By providing exceptional service to you and other plan members, they can gain more clients through your referrals. That's how we've established a large network of highly experienced attorneys, averaging 25 years of experience.

### Reduce the cost of legal services with MetLife Legal Plans.

#### How it works

Our service is tailored to your needs. With network attorneys available in person, by phone, or by email and online tools to do-it-yourself or plan your next move — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Whatever you need to protect your family, MetLife Legal Plans is here to make life a little easier.

**For added peace of mind, your spouse and dependent children are also covered.**

#### Our attorneys are here to help when you're:

- Getting married
- Buying or selling a home
- Starting a family
- Dealing with identity theft
- Sending kids off to college
- Caregiving for aging parents
- And more

## Flexible plans for varied needs.

Our high-low plan enable your employees to choose the right plan to suit their needs and their budget. For **\$20.85 per month for our high plan**, or for **\$12.37 per month for our low plan**, you get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms, when using a Network Attorney for a covered matter.

|                               | High Plan  | Low Plan  |
|-------------------------------|--|---|
| <b>Money Matters</b>          | <ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Negotiations with Creditors</li> <li>Promissory Notes</li> <li>Tax Collection Defense</li> </ul>   | <ul style="list-style-type: none"> <li>Identity Management Services<sup>2</sup></li> <li>Personal Bankruptcy</li> <li>Tax Audit Representation</li> </ul>   |
| <b>Home &amp; Real Estate</b> | <ul style="list-style-type: none"> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> <li>Mortgages</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> </ul>  | <ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> <li>Zoning Applications</li> </ul>  |
| <b>Estate Planning</b>        | <ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> <li>Living Wills</li> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>Simple Wills</li> </ul>  | <ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> </ul>  |
| <b>Family &amp; Personal</b>  | <ul style="list-style-type: none"> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Name Change</li> <li>Personal Properties Protection</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul> | <ul style="list-style-type: none"> <li>Adoption</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Parental Responsibility Matters</li> <li>Prenuptial Agreement</li> </ul> |
| <b>Civil Lawsuits</b>         | <ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>   | <ul style="list-style-type: none"> <li>Civil Litigation Defense</li> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>  |
| <b>Elder-Care Issues</b>      | Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> <li>Deeds</li> <li>Leases</li> <li>Medicaid</li> <li>Medicare</li> </ul>   | <ul style="list-style-type: none"> <li>Notes</li> <li>Nursing Home Agreements</li> <li>Powers of Attorney</li> <li>Prescription Plans</li> <li>Wills</li> </ul>   |
| <b>Vehicle &amp; Driving</b>  | <ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>3</sup></li> <li>Driving Privileges Restoration</li> </ul>   | <ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> <li>Repossession</li> </ul>   |

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access code **0951010** for the high plan or **0950010** for the low plan or call **800.821.6400** Monday – Friday 8:00 am – 8:00 pm (EST/EDT).

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. This benefit provides the Participant with access to LifeStages Identity Management Services, provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
3. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark, and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, N.Y.



# The Coverage They Need The Way You Want

There are many reasons why more pet parents today are covering their pets with ASPCA® Pet Health Insurance. Most of all, they want to make sure they'll have financial support if their pet is sick or hurt. That way, they can give their pets the best care possible without worrying about the cost. Let us help you find the perfect plan for you and your pet.

## Complete Coverage<sup>SM</sup>

With ASPCA Pet Health Insurance, you can choose the care you want when your pet is hurt or sick and take comfort in knowing they have coverage.

### EXAM FEES, DIAGNOSTICS, AND TREATMENTS

- Accidents
- Illnesses
- Hereditary Conditions
- Cancer
- Dental Disease
- Behavioral Issues

### CUSTOMIZABLE OPTIONS

Annual Limit - from \$5,000 to unlimited.

Reimbursement Percentage - 90%, 80%, or 70% of your vet bill.

Deductible - select \$100, \$250, or \$500. You'll only need to satisfy it once per 12-month policy period.

Add Preventive Care - Get reimbursed scheduled amounts for things that protect their pet from getting sick, like vaccines, dental cleanings, and screenings for a little more per month.

Select Accident-Only Coverage - If you're just looking to have some cushion when your pet gets hurt, you can choose coverage that only includes care for accidents.

### SIMPLE TO USE

Just pay your vet bill, submit claims, and get reimbursed! You're free to visit any vet, specialist, or emergency clinic you want, and you can choose to receive reimbursement by direct deposit or mail.

[CITY OF LINDSAY - SAVE WITH YOUR DISCOUNT!](#)

[Get your customized quote and enroll today!](#)

<https://www.aspcapetinsurance.com/COL> | 1-877-343-5314

[YOUR PRIORITY CODE: EB20COL](#)

**ASPCA**® PET HEALTH  
INSURANCE

PETS ARE DEPENDENTS, TOO.

\*Pre-existing conditions are not covered. Waiting periods, annual deductible, co-insurance, benefit limits and exclusions may apply. For all terms and conditions visit [www.aspcapetinsurance.com/terms](http://www.aspcapetinsurance.com/terms). Current customers enrolled on product Levels 1-4 should visit the Member Center for their policy benefits. Products, rates, and discounts may vary and are subject to change. The ASPCA® is not an insurer and is not engaged in the business of insurance. Products are underwritten by the United States Fire Insurance Company, produced and administered by C&F Insurance Agency, Inc. (NPN # 3974227), a Crum & Forster company. Through a licensing agreement, the ASPCA receives a royalty fee that is in exchange for use of the ASPCA's marks and is not a charitable contribution. C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company. Crum & Forster Pet Insurance Group™ is a trademark of United States Fire Insurance Company. The Crum & Forster group of companies is rated A (Excellent) by AM Best Company 2018. U0718-WELCOME1



**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION

## stay connected, stay protected

Since so much of daily life is now spent online, it's more important than ever to stay connected. But more sharing online means more of your personal data may be at risk. In fact, 1 in 6 Americans were impacted by an identity crime in 2020.<sup>1</sup>

Identity theft can happen to anyone. That's why your company is offering you Allstate Identity Protection as a benefit. So you can be prepared and help protect your identity and finances from a growing range of threats.

**For over 85 years, Allstate has been protecting what matters most. Prepare for what's next with:**

- ✓ Financial account and credit monitoring
- ✓ 24/7 alerts and fraud recovery
- ✓ Up to \$1 million identity theft expense reimbursement\*

1: 2021 Identity Fraud Study, Javelin Strategy & Research

**Sign up during  
open enrollment**

Questions? 1.800.789.2720

### Plans and pricing

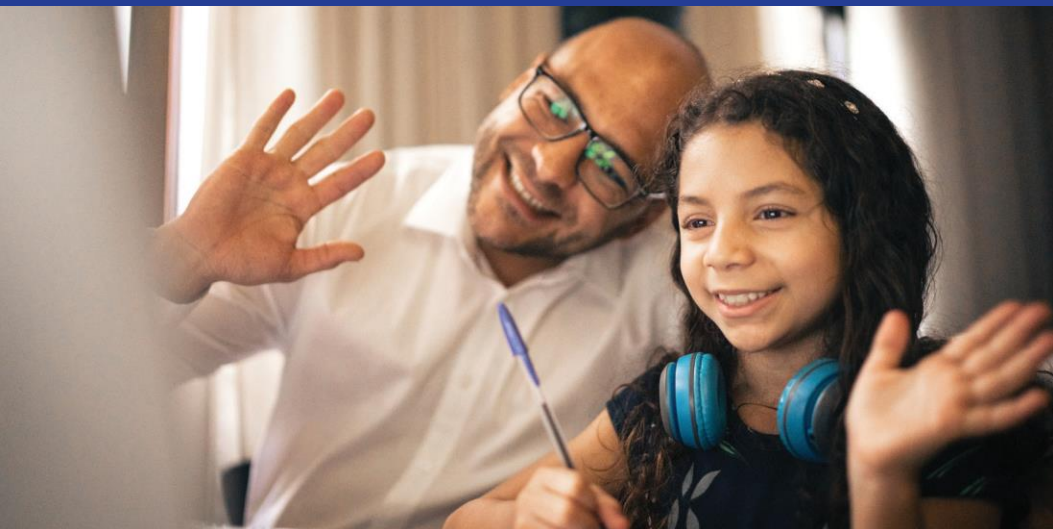
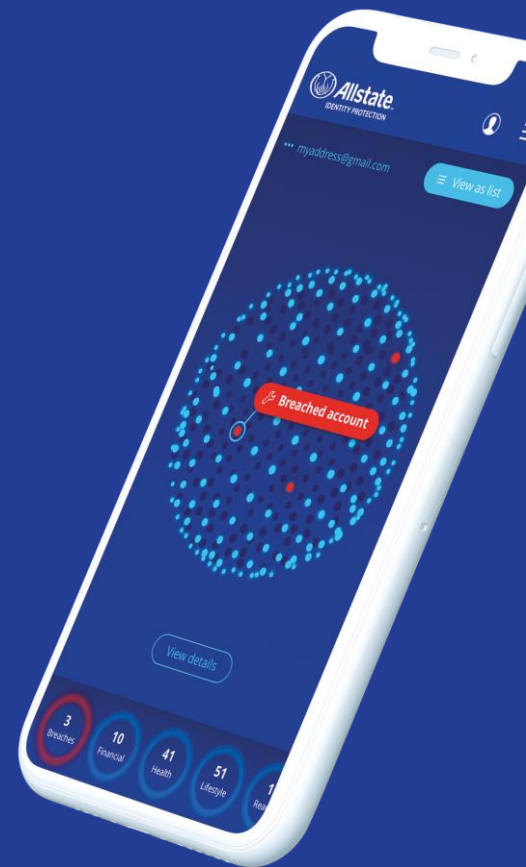
#### **Allstate Identity Protection Pro Plus**

\$6.44 per person / paycheck

\$11.52 per family / paycheck

# with Allstate Identity Protection Pro Plus, you'll be able to:

-  See and control your personal data with our unique tool, Allstate Digital Footprint<sup>SM</sup>
-  Monitor social media accounts for questionable content and signs of account takeover
-  View and manage alerts in real time
-  Catch fraud at its earliest sign with tri-bureau monitoring and an annual tri-bureau credit report and score
-  Lock your TransUnion credit report in a click and get credit freeze assistance
-  Check your identity health score
-  See if your IP addresses have been compromised
-  Receive alerts for cash withdrawals, balance transfers, and large purchases
-  Get reimbursed for fraud-related losses, like stolen 401(k) & HSA funds, with our up to \$1 million identity theft expense reimbursement†
-  Protect yourself and your family (everyone that's "under your roof and wallet")\*



## Protect your family

Kids' online identities can grow up faster than they do. Our family plan provides coverage for all ages, so you can help protect their personal data and give them a safe head start. If they are dependent on you financially or live under your roof, they're covered.\*

\* For family plans only

†Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Product may be updated or modified prior to availability. Certain features require additional activation. Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

## It's easy to get started

- 1 Choose your plan**  
You're protected from your effective date.
- 2 Activate key features**  
Explore additional features in our easy-to-use portal.
- 3 Live your best life online**  
We've got your back with 24/7 alerts.

**Allstate**<sup>SM</sup>  
IDENTITY PROTECTION



Flexible Spending Arrangements (FSAs) help you save money on health and day care and allow you to spend it on the things you care about. FSAs will have the whole family cheering!

### Taxes 101

The federal government takes about 30% of each dollar you earn in FICA and federal income taxes, and you take home the remaining 70% to use for your living expenses. When you use an FSA, you set aside money before it is taxed, so you spend the entire 100% of your earned income on your daycare expenses.

### How much could you save?

Let's look at an example: Employees A and B both earn \$55,000 per year. They each have \$2,000 in out of pocket day care expenses.

Employee A and Employee B have the same earnings and tax bracket, but Employee B saves \$600 per year by contributing to an FSA!

|                             |                  |
|-----------------------------|------------------|
| <b>Employee A</b>           |                  |
| Annual gross income         | \$55,000         |
| Estimated taxes (30%)       | <u>-\$16,500</u> |
| Annual net income           | \$38,500         |
| Out-of-pocket care expenses | <u>-\$2,000</u>  |
| Actual take home pay        | \$36,500         |
| <b>Employee B</b>           |                  |
| Annual gross income         | \$55,000         |
| Out-of-pocket care expenses | <u>-\$2,000</u>  |
| Adjusted gross income       | \$53,000         |
| Estimated taxes (30%)       | <u>-\$15,900</u> |
| Actual take home pay        | \$37,100         |

### How does it work?

- During your open enrollment estimate your expenses for the plan year and enroll in the plan.
- Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year.
- You cannot change your annual election amount after the plan start unless you have a qualified change in status. For example, birth, death, marriage or divorce.
- Check out your Navigate My Benefits and Pre-Tax Solutions pages for more details on how your plan works.

### Visit or contact us:

[www.naviabenefits.com](http://www.naviabenefits.com)

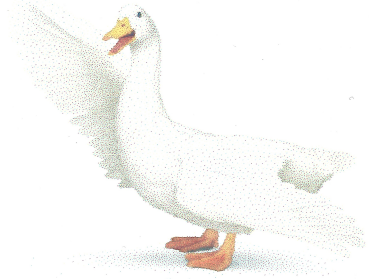
[customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com)

(800) 669-3539 | (425) 452-3500

Spend less on day care expenses and more on the things you love. Enroll now!



# Your benefits aren't complete without Aflac



## Aflac for City of Lindsay

The reality is that health insurance isn't designed to cover everything, which can leave you with unexpected medical bills. That's why there's Aflac. We can help with the expenses that health insurance doesn't cover.

### Aflac Supplemental benefits

#### Short-Term Disability Insurance

What if you couldn't work due to injury or illness? Aflac Short-Term Disability insurance helps replace some of your income and keeps working when you can't.

#### Accident Insurance

Individual accident insurance can help with unexpected expenses associated with an accidental injury, so you can focus on getting better.

#### Hospital Confinement Indemnity Insurance

Health insurance isn't meant to cover all expenses associated with hospitalization – like deductibles and copays. Aflac hospital insurance can help minimize those out-of-pocket costs so you can focus on recovery.

#### Whole Life Insurance

With Aflac's whole life insurance, you can rest easy knowing that your family can have financial security when they need it most.

#### Term Life Insurance

With Aflac's term life insurance, you can rest easy knowing that your family can have financial security when they need it most.

#### Cancer/Specified-Disease Insurance

Aflac cancer/specified-disease policy provides robust benefits so you can seek the treatment you need while easing the financial concerns that often accompany it—before, during and after diagnosis.

#### Juvenile Life Insurance

Whether you are looking for whole or term life insurance coverage for your child or grandchild, Aflac has a policy that's right for you.

#### Supplemental Dental Insurance

Help keep a bright, healthy smile with Aflac's dental policy. Our policy provides benefits for dental care, paid directly to you (unless otherwise assigned).

**Contact your Aflac benefits advisor to learn more about our products and services.**

Daniel Joseph Fernandez Jr

559.471.9962

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CA License No. 0K05932





Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.