Benefits Overview

The City of Kirkwood is proud to offer a comprehensive benefits package to its benefit eligible employees. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical and dental), and City of Kirkwood provides other benefits at no cost to you (life, accidental death & dismemberment, long-term disability, employee assistance program, and caregiver support). In addition, there are voluntary benefits with reasonable group rates that you can purchase through City of Kirkwood payroll deductions.

Benefit Plans Offered

» Medical
» Dental
» Vision
» Life and Accidental Death & Dismemberment (AD&D) Insurance
» Long-Term Disability
» Employee Assistance Program (EAP)
» Caregiver Support
» Voluntary Life and AD&D
» Voluntary Short-Term Disability
» Flexible Spending Account (FSA)
» Health Savings Account (HSA)
» Critical Illness Insurance
» Accident Insurance
» Hospital Indemnity Insurance
» Legal Plan and Identity Theft Plan
» Pet Insurance

Eligibility

You and your dependents are eligible for City of Kirkwood benefits on the first of the month following 30 days from the date of hire. Eligible dependents are your spouse, children under age 26, or disabled dependents of any age. Elections made now will remain until the next open enrollment period unless you or your family members experience a qualifying event. If you experience a qualifying event (for example: marriage, divorce, newborn child), you must contact HR within 31 days.
Medical Benefits
Administered by Anthem BlueCross BlueShield

Comprehensive and preventive healthcare coverage is important in protecting you and your family from financial risks of an unexpected illness or injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems, if not diagnosed in a timely manner, can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

How the Medical Plan Works
Benefits for some services require that you pay a deductible each year for in-network providers’ services and a higher deductible each year for out-of-network providers’ services. In-network providers have agreed to give medical plan participants deep discounts on services. In-network services are also covered at a higher benefit level, saving you money. Once you have met your deductible, you share the cost of your care through coinsurance. In some instances, Anthem can require pre-certification of medical necessity before certain medical and/or surgical services are provided. In other words, if your services require pre-certification, Anthem needs to approve the need for the specific types of care prior to you receiving services.

Keep in mind that your health plan pays based upon the allowed price for services and supplies. In-network providers agree to accept the allowed price as payment in full. When you use out-of-network providers, you must pay the difference between the allowed price and the provider’s charge in addition to any deductibles and coinsurance amounts that may apply.

Find a provider that’s right for you using the “Find a Doctor” feature
It’s a quick and easy way to locate doctors and hospitals in your network. Make informed healthcare decisions by viewing clinical quality ratings from Anthem as well as independent third parties. Filter search results by provider type, specialty, ZIP code, language and gender. Get directions from Google Maps™ too. It’s now faster and simpler to do than ever before!

Online
Go to www.anthem.com and click on “Find a Doctor” from the home page. The improved search experience means you need fewer clicks and required fields to get your results! You will get an even better search experience if you register or log in to your member account.

On your mobile device
Go to www.anthem.com and click on “Find a Doctor or Hospital”. Register or log in to Anthem to stay connected to claims, your ID card, coverage, prescription reminders, and health tips via text messages.

On the phone
You can call Anthem at the toll-free telephone number on the back of your member ID card for help in locating a provider. That number is 800.490.6145.

Emergency Room vs. Urgent Care vs. Convenience Care
Did you know that the cost of treating most common medical conditions can be up to five times higher in the Emergency Room than in a physician’s office/walk-in clinic or an Urgent Care Center? Members who may be experiencing a health issue that requires prompt medical attention but is not life-threatening may receive faster care by scheduling a same-day appointment with their primary care physician, or a walk-in clinic or you going to an Urgent Care Center.

<table>
<thead>
<tr>
<th>ER, Urgent Care or Primary Care Physician – Which One Do You Visit?</th>
<th>Emergency Room</th>
<th>Urgent Care</th>
<th>Primary Care Physician/Walk-in Clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chest pains or other heart attack symptoms</td>
<td></td>
<td>Sprains</td>
<td>Allergies</td>
</tr>
<tr>
<td>Trouble breathing</td>
<td></td>
<td>Minor burns</td>
<td>Pinkeye or styes</td>
</tr>
<tr>
<td>Uncontrolled breathing</td>
<td></td>
<td>Coughs, colds, fever</td>
<td>Upper respiratory infections</td>
</tr>
<tr>
<td>Broken bones</td>
<td></td>
<td>Ear infections</td>
<td>Sinus infections</td>
</tr>
<tr>
<td>Trauma or injury to the head</td>
<td></td>
<td>Rashes</td>
<td>Sore throats</td>
</tr>
</tbody>
</table>

Remember: Walk-in clinics such as the Take Care Clinic at your local Walgreens are subject to the same copay as your Primary Care Physician.
# Medical Benefits
Administered by Anthem BlueCross BlueShield

## Medical Benefits – Blue Access & Blue Access Choice PPO

<table>
<thead>
<tr>
<th></th>
<th>Buy Up Plan</th>
<th>Base Plan</th>
<th>Value Plan</th>
<th>*High Deductible Health Plan (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td>$750</td>
<td>$1,500</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td>$1,500</td>
<td>$3,000</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Individual/Family)</td>
<td>$1,500</td>
<td>$3,000</td>
<td>$2,500</td>
<td>$5,000</td>
</tr>
<tr>
<td></td>
<td>$3,000</td>
<td>$6,000</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>90%/10%</td>
<td>60%/40%</td>
<td>80%/20%</td>
<td>60%/40%</td>
</tr>
</tbody>
</table>

### Doctor's Office

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Deductible then 60%</th>
<th>Deductible then 60%</th>
<th>Deductible then 60%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visits</strong></td>
<td>$20/$30</td>
<td>Deductible</td>
<td>$25/$35</td>
<td>Deductible then 60%</td>
<td>Deductible then 60%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td>(Primary/Specialist)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Wellness Care</strong></td>
<td>100%</td>
<td>Deductible</td>
<td>100%</td>
<td>Deductible then 60%</td>
<td>Deductible then 60%</td>
<td>100% Deductible</td>
</tr>
<tr>
<td>(routine exams, immunizations, well baby care and mammograms)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Deductible then 60%</td>
</tr>
</tbody>
</table>

### Prescription Drugs

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Deductible then 60%</th>
<th>Deductible then 60%</th>
<th>Deductible then 60%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail—Generic Drug</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(30-day supply)</td>
<td>$10</td>
<td>50%</td>
<td>$10</td>
<td>50%</td>
<td>50%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(minimum $60)</td>
<td></td>
<td>(minimum $60)</td>
<td>(minimum $60)</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td><strong>Retail—Formulary Drug</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(30-day supply)</td>
<td>$30</td>
<td>50%</td>
<td>$30</td>
<td>50%</td>
<td>50%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(minimum $60)</td>
<td></td>
<td>(minimum $60)</td>
<td>(minimum $60)</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td><strong>Retail—Nonformulary Drug</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(30-day supply)</td>
<td>$50</td>
<td>50%</td>
<td>$50</td>
<td>50%</td>
<td>50%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(minimum $60)</td>
<td></td>
<td>(minimum $60)</td>
<td>(minimum $60)</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td><strong>Mail Order—Generic Drug</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(90-day supply)</td>
<td>$20</td>
<td>Not covered</td>
<td>$20</td>
<td>Not covered</td>
<td>Deductible then 90%</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td><strong>Mail Order—Formulary Drug</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(90-day supply)</td>
<td>$60</td>
<td>Not covered</td>
<td>$60</td>
<td>Not covered</td>
<td>Deductible then 90%</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td><strong>Mail Order—Nonformulary Drug</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(90-day supply)</td>
<td>$100</td>
<td>Not covered</td>
<td>$100</td>
<td>Not covered</td>
<td>Deductible then 90%</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
</tbody>
</table>

### Hospital Services

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Deductible then 90%</th>
<th>Deductible then 60%</th>
<th>Deductible then 90%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$200 copay per visit</td>
<td>$200 copay per visit</td>
<td>$200 copay per visit</td>
<td>$200 copay per visit</td>
<td>$200 copay per visit</td>
<td>Deductible then 90%</td>
</tr>
<tr>
<td>(waived if admitted)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Deductible then 90%</td>
</tr>
<tr>
<td><strong>Inpatient</strong></td>
<td>Deductible then 90%</td>
<td>Deductible then 60%</td>
<td>Deductible then 80%</td>
<td>Deductible then 60%</td>
<td>Deductible then 80%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td></td>
<td>Deductible then 90%</td>
<td>Deductible then 60%</td>
<td>Deductible then 80%</td>
<td>Deductible then 60%</td>
<td>Deductible then 80%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>Deductible then 90%</td>
<td>Deductible then 60%</td>
<td>Deductible then 80%</td>
<td>Deductible then 60%</td>
<td>Deductible then 80%</td>
<td>Deductible then 60%</td>
</tr>
<tr>
<td><strong>Ambulance Service</strong></td>
<td>Deductible then 100%</td>
<td>Deductible then 100%</td>
<td>Deductible then 100%</td>
<td>Deductible then 100%</td>
<td>Deductible then 100%</td>
<td>Deductible then 100%</td>
</tr>
</tbody>
</table>

### *HDHP Deductible and Out-of-Pocket Maximum for coverage with dependents

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong> (Individual/Family)</td>
<td>$2,700/$4,000</td>
<td>$5,400/$8,000</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum</strong> (Individual/Family)</td>
<td>$4,000/$8,000</td>
<td>$8,000/$16,000</td>
</tr>
</tbody>
</table>
Dental Benefits
Administered by Delta Dental

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the City of Kirkwood dental benefit plan.

<table>
<thead>
<tr>
<th></th>
<th>Buy-up Plan</th>
<th>Base Plan</th>
<th>Value Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO</td>
<td>Premier/</td>
<td>PPO</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-Participating</td>
<td>Non-Participating</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$25/$75</td>
<td>$50/$150</td>
<td>$50/$150</td>
</tr>
<tr>
<td>Annual Benefit Maximum</td>
<td>$1,500</td>
<td>$1,000</td>
<td>$750</td>
</tr>
<tr>
<td>Preventive Dental Services (cleanings, exams, x-rays)</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Dental Services (fillings, root canal therapy, crowns, oral surgery)</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Dental Services (extractions, bridges, dentures, repairs)</td>
<td>60%</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Services (Dependent covered to age 19)</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia Lifetime Maximum</td>
<td>$1,500</td>
<td>$1,000</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Voluntary Vision Insurance
Insured by Ameritas

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone. Vision health improves overall health. Routine eye exams can lead to early detection of vision problems and other diseases such as diabetes, hypertension, osteoporosis, and rheumatoid arthritis.

<table>
<thead>
<tr>
<th></th>
<th>Your coverage from an In-Network provider</th>
<th>Your coverage from an Out-of-Network provider – Limited Reimbursement Maximums</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>VSP Buy-up</td>
<td>VSP Base</td>
</tr>
<tr>
<td>Eye Exam — once every 12 months</td>
<td>$10 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Lenses — once every 12 months</td>
<td>Single Vision Lenses</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Lined Bifocal Lenses</td>
<td>$10 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Lined Trifocal Lenses</td>
<td>$10 copay</td>
<td>$25 copay</td>
</tr>
<tr>
<td>Frames — once every 12 months</td>
<td>$150 Allowance</td>
<td>$130 Allowance, once every 24 months</td>
</tr>
<tr>
<td>Contact Lenses — once every 12 months if you elect contacts instead of lenses/frames</td>
<td>$150 Allowance</td>
<td>$130 Allowance</td>
</tr>
</tbody>
</table>

Frequencies are the same as in-network:

<table>
<thead>
<tr>
<th></th>
<th>Single Vision Lenses</th>
<th>Lined Bifocal Lenses</th>
<th>Lined Trifocal Lenses</th>
<th>Frames</th>
<th>Contact Lenses</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to $45</td>
<td>Up to $45</td>
<td>Up to $45</td>
<td>Up to $45</td>
<td>Up to $45</td>
</tr>
<tr>
<td></td>
<td>Up to $30</td>
<td>Up to $30</td>
<td>Up to $30</td>
<td>Up to $30</td>
<td>Up to $30</td>
</tr>
<tr>
<td></td>
<td>Up to $50</td>
<td>Up to $50</td>
<td>Up to $50</td>
<td>Up to $50</td>
<td>Up to $50</td>
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<tr>
<td></td>
<td>Up to $65</td>
<td>Up to $65</td>
<td>Up to $65</td>
<td>Up to $65</td>
<td>Up to $65</td>
</tr>
<tr>
<td></td>
<td>Up to $70</td>
<td>Up to $70</td>
<td>Up to $70</td>
<td>Up to $70</td>
<td>Up to $70</td>
</tr>
<tr>
<td></td>
<td>Up to $120</td>
<td>Up to $120</td>
<td>Up to $120</td>
<td>Up to $120</td>
<td>Up to $120</td>
</tr>
</tbody>
</table>

City of Kirkwood
A Closer Look at the Health Savings Account (HSA)

If you enroll in the qualified HDHP (High Deductible Health Plan) Medical Plan you will have access to a Health Savings Account (HSA). This is a tax-advantaged savings account that’s partially funded by The City of Kirkwood and you may also make contributions. Funds are deposited, then grow (if a minimum balance $1,000 balance is maintained) and are available tax-free—and if you leave City of Kirkwood, they go with you! Only participants in the HDHP medical plan can open this account. You own the account, and the money can be used for you and your dependents today or for future eligible healthcare expenses—even in retirement.

Here are some key features of the HSA:

» All money in the account is tax-free (including interest and investment earnings) when used to pay eligible healthcare expenses.

» You can contribute to the account to help cover your out-of-pocket medical expenses. The funding is yours to keep in your HSA until you need it. The 2019 HSA contribution limits are $3,500 for individual coverage and $7,000 for family coverage.

» Once you reach age 55, you may contribute an additional $1,000 above the IRS maximum, for a total allowable account contribution of $4,500 for individual coverage and $8,000 for family in 2019.

» The catch-up amount applies separately to each HSA account holder. If both the employee and spouse are eligible to make catch up contributions, each must make the catch-up contribution to his/her own account. (There are no joint HSA accounts.)

If you don’t spend your full HSA balance during the current year, the unused money rolls forward to each following year.

HSA: Things You Should Know

» You are only eligible for the HSA when you enroll in the High Deductible Health Plan (HDHP).

» If you elect the HDHP, there are limits on how you can use a Healthcare Flexible Spending Account (FSA).

» If you are enrolling in the HDHP for 2019, you will receive a welcome kit from Actwise that provides account information. The kit will be mailed shortly after annual enrollment has ended.

» For the reimbursement of a domestic partner’s expenses to be tax free, he or she must qualify as a tax dependent under IRS code-section 152.

» If your domestic partner does not qualify as a tax dependent, you will not be prevented from reimbursing the medical expenses; however, such reimbursement will be taxable to you and may be subject to an additional 20% tax.

» Individuals with HSA balances exceeding $1,000 are able to select from additional investment options.
Flexible Spending Account (FSA)
Administered by Actwise FSA

FSAs allow you to have pre-tax money deducted from your paycheck to pay for certain expenses. Since contributions are made through payroll deductions with pre-tax dollars, you decrease your taxable income and thereby increase your take-home pay.

There are three types of FSAs available:
- Healthcare
- Dependent Care
- Limited Purpose FSA

Healthcare FSA
Using pretax payroll contributions, you can receive reimbursement from your Healthcare FSA for eligible medical, dental and vision expenses incurred by you or an eligible dependent, as long as the expenses are not covered or reimbursed by other plans.

- You can elect to contribute up to $2,700 per year in accordance with the limits under the Patient Protection and Affordable Care Act (PPACA).

Some eligible expenses include:
- Office visit and prescription drug copays
- Medical and dental deductibles and copays
- Prescription drugs
- Vision care, including prescription glasses, contact lenses and solution, nonprescription glasses if for vision correction, and LASIK

Important Note: A healthcare tax deduction is available on your federal income tax return if you have expenses that are more than 10% of your and your spouse’s taxable pay. Most people do not have medical expenses of more than 10% of income. If you think your expenses will be more than 10%, you should consult your tax advisor before using this account because you may not use the Healthcare Flexible Spending Account and the tax deduction for the same expenses.

Unspent money in the Healthcare FSA up to a maximum of $500 may be rolled over into your account for the following plan year. Any monies in excess of $500 left in your Healthcare FSA will be forfeited.

Dependent Care FSA
The City of Kirkwood offers an opportunity for you to save money for daycare for eligible dependents through the Dependent Care FSA. You decide how much to contribute, up to $5,000 per year, per household. Unspent money is forfeited.

Limited Purpose Healthcare Spending Account

This plan is only available for employees in the HDHP medical plan. Under this account, you can receive tax-free reimbursement for dental and vision only. Medical expenses will be reimbursed through your HSA account.

<table>
<thead>
<tr>
<th></th>
<th>With FSA</th>
<th>Without FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Salary</td>
<td>$30,000</td>
<td>$30,000</td>
</tr>
<tr>
<td>Health/Day Care</td>
<td>$5,600</td>
<td>N/A</td>
</tr>
<tr>
<td>Expenses (before tax)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taxable Income</td>
<td>$24,400</td>
<td>$30,000</td>
</tr>
<tr>
<td>Tax (15%)</td>
<td>$3,660</td>
<td>$4,500</td>
</tr>
<tr>
<td>Net Salary</td>
<td>$20,740</td>
<td>$25,500</td>
</tr>
<tr>
<td>Health/Day Care</td>
<td>N/A</td>
<td>$5,600</td>
</tr>
<tr>
<td>Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Take Home Pay</td>
<td>$20,740</td>
<td>$19,900</td>
</tr>
<tr>
<td>Your Tax Savings</td>
<td>$840</td>
<td>$0</td>
</tr>
</tbody>
</table>

How to Use an FSA

1. Estimate medical and/or child care expenses you will incur from April 1 through March 31. These would be estimated expenses planned for the year.
2. Divide that amount by the number of paycheck deductions between April 1 and March 31 (24 for the entire year). This will provide you with the per paycheck deduction.
3. Save receipts for all eligible expenses incurred — even if you have used the FSA Debit Card!
4. If you did not use the FSA Debit Card, submit an FSA claim (with receipt).

FSA Debit Card

The FSA Debit Card allows you to pay for your eligible Healthcare and Dependent Care expenses directly at the point of service. This allows you to avoid the traditional problems of an FSA such as paying cash for services (in addition to your payroll deduction) and waiting for a reimbursement check or direct deposit.

When paying for an FSA eligible expense, such as an office copay, simply provide your FSA debit card for payment instead of cash/credit/check. There is no need to complete a claim form.
Life and Accidental Death & Dismemberment Insurance
Insured by Minnesota Life

Life Insurance
Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by City of Kirkwood. The City provides basic life insurance at no cost to you.

Accidental Death and Dismemberment (AD&D) Insurance
Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. City of Kirkwood provides AD&D coverage at no cost to you. This coverage is in addition to your company-paid life insurance described above.

Long-Term Disability Insurance
Insured by Madison National Life

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn an income. City of Kirkwood provides Long-Term Disability insurance (LTD) coverage for you at no cost.

LTD coverage provides income when you have been disabled for 180 days or more. Your benefit is 60% of your monthly earnings, up to $8,000 per month. This amount may be reduced by other deductible sources of income or disability earnings.

Voluntary Life and AD&D Insurance
Insured by Minnesota Life

You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life and AD&D insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to $100,000 and up to $25,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

Employee: Up to $300,000 in increments of $5,000
Spouse: Up to $150,000 in increments of $5,000
Children: $10,000 each child

During annual enrollment
Medical questions and approval are required for employees and spouses who want to add or increase life coverage.

Voluntary Short-Term Disability Insurance (STD)
Insured by Hartford

Short-Term Disability (STD) insurance provides income if you become disabled due to an injury or illness. Benefits begin on the 15th day of any injury, hospitalization, or illness and can continue for up to 26 weeks.

Benefit Amounts  60% of income
Benefit Maximum  Up to $2,000 per week
**Employee Assistance Program (EAP)**
Provided by PAS

The City of Kirkwood offers an Employee Assistance Program through PAS as a work-based intervention program designed to identify and assist employees in resolving personal issues including:

- Marital
- Financial
- Emotional problems
- Family issues
- Substance/alcohol abuse
- Grief or loss
- Illness
- Stress/anxiety

The EAP also offers life management services including:

- Health coaching
- Education planning
- Retirement consultation
- Parenting consultation
- Weight and nutrition counseling

PAS complies with and exceeds the requirements of both federal and state privacy regulations, in order to protect your confidentiality.

**Senior Care Support**
Provided by Cariloop

In addition to the EAP services provided by PAS, City of Kirkwood also offers senior care support services offered through Cariloop. Cariloop provides comprehensive services and tools that help their families plan and manage the care of aging loved ones. This benefit provides access to a dedicated healthcare coach via phone or video chat. The healthcare coaches provide expert subject content and other educational resources that can be utilized to help save time, improve health and wellbeing and help you save money.

**Legal Services**
Provided by LegalShield

City of Kirkwood is offering legal services again this year through LegalShield. You can purchase this benefit, which offers you the opportunity to speak with an attorney relating to any specific topic or issue you may be experiencing. Other services that LegalShield offers you through this benefit are:

- Unlimited personal consultations
- Court representation
- Wills/Living Trust
- Power of Attorney
- Letters and phone calls on your behalf
- Legal document review

**Voluntary Accident**
Insured by Hartford

You can purchase Accident insurance, which helps you pay for the medical and out-of-pocket costs that you may incur after an accidental injury. This includes emergency treatment, hospital stays, medical exams, and other expenses you may face, such as transportation and lodging needs. Accident insurance does not compete with or replace health insurance. It is offered to help offset potential out-of-pocket costs.

**What if I get hurt?**

- Benefits are paid on top of each other
- Pays per accident with no lifetime maximum
- Accidents must occur off the job

**Voluntary Critical Illness**
Insured by Hartford

You may purchase Critical Illness coverage which pays a lump sum if you are diagnosed with a defined critical illness during the policy term. Includes $100 Wellness benefit. Employees have the choice of two coverage levels, with Lump Sum payment options.

- $10,000
- $20,000
- Spouse benefit is 50% of employee amount
- Child benefit is $5,000

**Illnesses Covered:**

- Invasive Cancer
- Heart Attack
- Stroke
- Major Organ Transplant
- Kidney Failure

**Hospital Indemnity**
Insured by Hartford

You can purchase inpatient hospital admission coverage for you and your dependents.

- Initial Hospital Admission Benefit: $1,000
- Daily Hospital Benefit: $100
- Daily Hospital ICU Benefit: $200

**Pet Insurance**
Insured by Nationwide

You can purchase coverage for your pet cat(s), dog(s) and avians.

- Annual Deductible: $250
- Coinsurance: 90%/10%
- Annual Maximum Benefit: $7,500
- Multi-pet discount available
- Pre-existing conditions are not covered

ID Theft

- Credit score report
- Lost wallet/Care support
- Credit monitoring/Alerts
- Restoration/Investigation Services up to $5 million
- $1 million Identity Fraud Reimbursement (includes lost wages)
## 2019 Defined Contributions and Total Plan Costs

### Medical Defined Contribution*  
City of Kirkwood
- Employee: $515.00
- Employee + Spouse: $910.00
- Employee + Child(ren): $810.00
- Family: $1,200.00

### Other Benefits Defined Contribution (requires enrollment in Dental)  
City of Kirkwood
- Employee: $46.00
- Employee + Spouse: $46.00
- Employee + Child(ren): $46.00
- Family: $46.00

### Medical Plan Options  
**PPO Buy-Up Plan**
- Employee: $655.32
- Employee + Spouse: $1,310.62
- Employee + Child(ren): $1,146.80
- Family: $1,856.58

**PPO Base Plan**
- Employee: $542.88
- Employee + Spouse: $1,085.74
- Employee + Child(ren): $950.02
- Family: $1,492.90

**PPO Value Plan**
- Employee: $496.90
- Employee + Spouse: $993.78
- Employee + Child(ren): $869.54
- Family: $1,366.44

**HDHP Plan**
- Employee: $472.88
- Employee + Spouse: $904.06
- Employee + Child(ren): $796.26
- Family: $1,227.48

### Dental Plan Options  
**Dental Buy-Up Plan**
- Employee: $43.16
- Employee + Spouse: $86.32
- Employee + Child(ren): $98.76
- Family: $133.34

**Dental Base Plan**
- Employee: $31.88
- Employee + Spouse: $63.78
- Employee + Child(ren): $73.10
- Family: $98.70

**Dental Value Plan**
- Employee: $24.68
- Employee + Spouse: $49.36
- Employee + Child(ren): $52.22
- Family: $70.50

### Vision Plan Options  
**VSP Buy-Up Plan**
- Employee: $8.20
- Employee + Spouse: $16.28
- Employee + Child(ren): $15.40
- Family: $23.48

**VSP Base Plan**
- Employee: $6.56
- Employee + Spouse: $13.00
- Employee + Child(ren): $12.80
- Family: $19.20

**EyeMed Buy-Up Plan**
- Employee: $7.80
- Employee + Spouse: $15.60
- Employee + Child(ren): $14.68
- Family: $22.48

**EyeMed Base Plan**
- Employee: $6.32
- Employee + Spouse: $12.64
- Employee + Child(ren): $12.48
- Family: $18.76

*If actual cost of coverage is less than the City of Kirkwood medical defined contribution, the excess will be forfeited.*
### Contact Information

If you have questions regarding your benefits, feel free to contact the representatives listed below or Maggie McFatridge (314.984.6975) or Mollie LeBlanc (314.822.5809) in Human Resources.

<table>
<thead>
<tr>
<th>Administrator</th>
<th>Benefit</th>
<th>Phone</th>
<th>Website/Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anthem BlueCross BlueShield</td>
<td>Medical – PPO Buy-up Plan, Base Plan, Value Plan, HDHP (Group: 00226627)</td>
<td>800.490.6145</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
</tr>
<tr>
<td>Actwise (HSA)</td>
<td>Healthcare Savings Account</td>
<td>833.578.4436</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
</tr>
<tr>
<td>Actwise (FSA)</td>
<td>Flexible Spending Accounts (Health Care and Dependent Care)</td>
<td>833.578.4436</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
</tr>
<tr>
<td>Cariloop</td>
<td>Healthcare Coaches (support for employees caring for loved ones)</td>
<td>972.325.5836</td>
<td><a href="http://www.cariloop.com">www.cariloop.com</a> <a href="mailto:helpme@cariloop.com">helpme@cariloop.com</a></td>
</tr>
<tr>
<td>Delta Dental of Missouri</td>
<td>Dental (Group: 5171-3007)</td>
<td>800.335.8266</td>
<td><a href="http://www.deltadentalmo.com">www.deltadentalmo.com</a></td>
</tr>
<tr>
<td>Hartford</td>
<td>Short-Term Disability Accident, Critical Illness, Hospital Indemnity</td>
<td>866.547.4205</td>
<td><a href="http://www.thehartford.com/benefits/myclaim">www.thehartford.com/benefits/myclaim</a></td>
</tr>
<tr>
<td>LegalShield and ID Shield</td>
<td>LegalShield and IDShield</td>
<td>580.235.5875 (Sean Rooney)</td>
<td><a href="http://www.legalshield.com">www.legalshield.com</a> <a href="mailto:seanrooney@legalshieldcorp.com">seanrooney@legalshieldcorp.com</a></td>
</tr>
<tr>
<td>Madison National Life Insurance Company / Ochs, Inc.</td>
<td>Long-Term Disability</td>
<td>800.392.7295</td>
<td><a href="mailto:ochs@ochsinc.com">ochs@ochsinc.com</a></td>
</tr>
<tr>
<td>Minnesota Life / Ochs, Inc.</td>
<td>Life and AD&amp;D, Voluntary Life and AD&amp;D</td>
<td>800.392.7295</td>
<td><a href="mailto:ochs@ochsinc.com">ochs@ochsinc.com</a></td>
</tr>
<tr>
<td>Personal Assistance Services</td>
<td>Employee Assistance Program</td>
<td>800.356.0845</td>
<td><a href="http://www.paseap.com">www.paseap.com</a></td>
</tr>
<tr>
<td>TIAA</td>
<td>Deferred compensation (Group: 407311) Civilian pension (Group: 407312) Police and Fire pension (Group: 407313)</td>
<td>800.842.2252 800.927.3059 (Police and Fire brokerage call center)</td>
<td><a href="http://www.tiaa.org/kirkwoodmo">www.tiaa.org/kirkwoodmo</a></td>
</tr>
<tr>
<td>Healthcare Bluebook</td>
<td>Healthcare service Pricing Assistance Quality</td>
<td>866.514.3863</td>
<td><a href="http://www.healthcarebluebook.com/cc/gallagher">www.healthcarebluebook.com/cc/gallagher</a></td>
</tr>
<tr>
<td>Nationwide</td>
<td>Pet Insurance</td>
<td>877.738.7874</td>
<td><a href="http://www.petinsurance.com/kirkwoodmo">www.petinsurance.com/kirkwoodmo</a></td>
</tr>
</tbody>
</table>
This benefit summary prepared by

Gallagher
Insurance | Risk Management | Consulting