# TEAM CHANDLER BENEFITS GUIDE

For employees & their families







# 2025

Thank you to all the Team Chandler Members who submitted photos for our Benefits Guide.





### A Message from the City Manager:

This guide provides a summary of your benefit options. Please review this guide carefully. Talk it over with your family. Then make the best decision for you and your family.

Taking care of those who serve our community is paramount to the success of our city. That's why the City of Chandler offers a comprehensive benefits package and resources that support the health, wellness and financial stability of our employees.

In April, we launched our new Benefits and Wellness platform, ChanLife – powered by Alight. This user-friendly solution offers employees 24/7 access to their benefits, wellness resources and activities.

We've continued to expand wellness programs to help Team Chandler lead a healthy lifestyle with activities tailored to physical and mental self-care. To further promote work/life balance, increases were made to both vacation accrual rates and the maximum amount of vacation credits that can be accumulated. Additionally, retiring employees will now receive \$1,000 for every year of city service paid into their Post Employment Health Plan (PEHP).

Aside from benefits being part of your total rewards package, we emphasize employee engagement and Team Chandler's commitment to our community. Participation in outreach activities and contributions through numerous nonprofits are some of the ways we can give back. Under a new Administrative Regulation, employees can use Volunteer Time Off to get paid for up to 8 hours annually of volunteer activities in our community.

The City of Chandler's medical plan is a self-funded trust made up of a combination of city dollars and employee contributions. This fund pays all claims and expenses associated with the medical and prescription drug plans. To maintain the trust's sustainability, effective January 1, 2025, there will be an 8% increase to medical premium rates for the Red, Blue, and White plans, representing a per paycheck difference ranging from \$1.19 to \$17.36. No rate changes will occur for our dental, vision or life insurance plans.

Some of the ways you can be proactive, and cost effectively address your health include:

- Complete annual wellness visits for yourself and family members
- Use telemedicine services, when possible, by using the BlueCare Anywhere app
- Participate in our wellness programs throughout the year
- Ensure you are using an in-network provider for all services

Team Chandler is strong because of our incredible employees and their families. Thank you for working together to take care of yourselves, live a healthy lifestyle and keep our healthcare trust sustainable for the future. Sincerely,

Josh Wright – City Manager



### **BENEFITS INFORMATION ONLINE!**

Employees and their families can get the latest benefits information and resources on **ChanLife**. There you can find Important Benefit Program Notices and Summaries of Benefits and Coverage (SBC) for each plan.

This guide provides a general overview and summary of the City's benefit program. It is not intended to be an authoritative or exhaustive description of these benefits, nor does it create any contract for, or entitlement or right to, any of the benefits described herein.

In the event of a conflict, the terms of the City of Chandler's agreements with the benefit providers and the provider-supplied materials describing the coverage offered have precedence over the benefit descriptions contained in this guide.

On the Cover: L-R, Heidi Boyer - Police Records, Vanessa Jaso - Tax & License, Janet Lennon - Central Supply & Kathryn McFaul - Environmental Ed. Ctr.

# **Find Your Benefits**













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### **Access Your Benefits**

#### SETTING UP A CHANLIFE ACCOUNT Required for Open Enrollment and New Hire Enrollme

Required for Open Enrollment and New Hire Enrollment



#### Go to digital.alight.com/ chandler

Click on "New User". This is just for the first time you log in.



### Create a Username and Password

You will be able to access your account with a single sign on (SOS) using your Authenticator or access the site with your username and password via link above.

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### Answer Security Questions

These questions will assist you if you ever become locked out or need help getting into your account.

### Verify Account & Download App

You will be asked to verify your account via email or your security questions. You can then download the app (pictured left) or go straight to Chan**Life**.



### **Review Benefits & Personal Information**

You can now access your benefits and wellness information from anywhere you have cell service.



### ACCESS YOUR BENEFITS & WELLNESS PROGRAM ANYWHERE, ANYTIME

Things you can do on ChanLife:

- Review and update your benefits
- Find a doctor or dentist in our networks
- Log & review your wellness points
- Challenge a friend (co-workers, & spouses can also participate) to start and work on your healthy habits.
- Take your health assessment questionnaire
- Sign up for wellness challenges & events on the wellness page
- Update your HSA contribution
- Links directly to
- Nationwide
- Optum EAP
- BlueCare Anywhere (Telehealth)
- Dispatch Health (This is an In-Network Urgent Care service that comes to you)
- The Employee Network
- Blue 365 for everyone enrolled in our medical plans this program provides discounts on fitness programs, equipment & even pet insurance
- Customer service center if you need help with the website – 866–307–1751Monday through Friday 7 A.M. to 4 P.M. AZ Time

## **Benefits Eligibility**

Our plans are on a calendar year and are effective from January 1 to December 31. Newly hired employees are eligible for benefits the first of the month following their hire date. See CM–49 (Active Employee Benefits Plan Eligibility) for details.

You have 31 days from your hire date or date of benefit eligibility to enroll. Once you make your benefit elections or if you do not enroll prior to your eligibility start date, your next opportunity to enroll will be during annual Open Enrollment, unless you have a qualifying life event. Please see Qualifying Life Events on page 4 for more details.

#### WHO IS ELIGIBLE?

	Regular Full Time (averaging at least 30 hours per week)	Regular Part Time (averaging at least 20 hours per week)	Temporary Employees (averaging at least 30 hours per week)	Elected Official
Medical	Х	Х	Х	Х
Dental	Х	Х		Х
Vision	Х	Х		Х
Other Benefits	Х	Х		Х

### **ELIGIBLE DEPENDENTS**

The following are eligible dependents that may enroll in the City of Chandler's benefits. Please see CM–51 (Proof of Dependent Status for City of Chandler Health Plans) for required documentation.

- Your legally married spouse
- Your dependent children up to age 26



For more information, visit ChanLife

# **Qualifying Life Events**

### MAKING CHANGES TO YOUR COVERAGE

According to IRS rules, you are allowed to make certain benefit changes during the plan year only if you experience a qualifying life event. To make a change, you must request a change on **ChanLife** within 31 calendar days of the event.

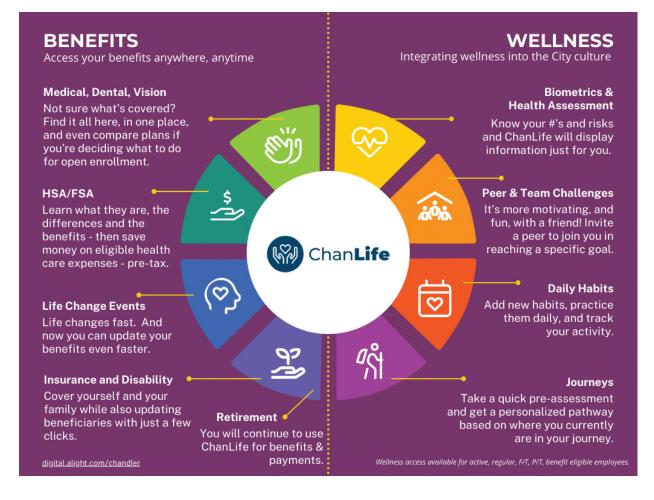
Examples of qualifying life events include:

- Marriage, divorce, death of spouse or annulment
- Birth, death, adoption or placement for adoption of a child
- Change in employment status for you, your spouse, or your dependent
- A significant cost change (up or down)
- Change in dependent eligibility due to age
- Become eligible or lose coverage under Medicaid or Children's Health Insurance Program Reauthorization Act (CHIPRA) or Medicare.

Depending on the type of event, you must provide proof of the event. Benefit changes must be consistent with the qualifying life event. See CM–53 (Benefit Plan Mid–Year/Special Enrollment Changes) on **Chanweb** or **chandleraz. gov/benefits** for your individual situation and required documentation.

**FOR NEW BABIES AND ALL OTHER DEPENDENTS – DO NOT WAIT** to notify the City of Chandler or complete the Benefits Change form until you have the required proof of dependent verification documentation, or your dependent(s) may be denied coverage. The required documents can be provided when you receive them. Please request all mid-year changes on **ChanLife**.

If you have questions, see the benefits Administrative Regulations for additional benefit details and information on **Chanweb** or **ChanLife**. You can also call the Benefits & Wellness Center for benefits questions: (866) 307–1751



### **Medical Benefits**

The City of Chandler has a variety of plans with unique features. We offer three medical plan options to choose from. When it comes to selecting a medical plan, you should choose what works best for you and your family.

Our Medical plans are offered through the Blue Cross Blue Shield of Arizona network. Generally, if you choose a plan with a higher deductible and coinsurance, your monthly premium may be smaller. Consider your family's overall health situation and finances in order to choose the plan that's right for you.

This is a brief overview of the major differences of our three plan options.

#### **PLAN QUALITIES**

	RED PLAN	BLUE PLAN	WHITE PLAN
Cost	Highest monthly premium, but lower deductible and some copays	Low monthly premium, but higher deductible than the Red Plan	Lowest monthly premium but highest deductible
Flexibility to choose doctors	Same level of flexibility to choose doctors using the BCBS of Arizona network. Also receive out of state coverage with the BCBS Card.		
Prescription drugs	You pay a copay when you fill a prescription with an in-network pharmacy. For out-of-network pharmacy description cost, please refer to the SBCs (Summary of Benefits and Coverage)		You pay the full cost of prescription drugs until you satisfy the deductible, then you pay a copay when you fill a prescription with an in-network pharmacy. For out- of-network pharmacy description cost, please refer to the SBCs.
In-network provider advantage	You save money when you choose in-network providers because you receive negotiated discounts for services.		
Protection	All three plans provide protection at different out-of-pocket maximums per plan to protect you in case you and your family have unusually large health care expenses in a single plan year — if you reach the out-of-pocket maximum, the plan will pay the rest of your covered charges for the remainder of the year.		



#### **MEDICAL PLAN COVERAGE & RATES**

NOTE: This information is a general overview of coverage for **in-network providers** only. Please make sure you verify the provider is in-network before scheduling an appointment. For **out-of-network** coverage and more details regarding each service, please make sure you review the Summary of Benefits and Coverage (SBCs) for each plan located on **ChanLife**.

	RED PLAN	BLUE PLAN	WHITE PLAN
	PER PAYCHECK CONTR	BUTIONS	
EMPLOYEE ONLY	\$96.46	\$81.06	\$16.21
EMPLOYEE + SPOUSE	\$161.08	\$135.37	\$27.07
EMPLOYEE + CHILD(REN)	\$142.75	\$119.96	\$23.99
EMPLOYEE + FAMILY	\$234.38	\$196.98	\$39.39
	IN-NETWORK ANNUAL	DEDUCTIBLE	
INDIVIDUAL	\$500	\$750	\$1,750
FAMILY	\$1,000	\$1,500	\$3,500
COINSURANCE (plan pays)	85%*	80%*	85%*
	ANNUAL OUT-OF-POCH	KET MAXIMUM (includes	s deductible)
INDIVIDUAL	\$2,500	\$2,750	\$3,500
FAMILY	\$5,000	\$5,500	\$7,000
	COPAYS/COINSURANC	E (employee share)	
PREVENTIVE CARE	Plan pays 100%	Plan pays 100%	Plan pays 100%
PRIMARY CARE VISIT	\$25 copay	20%*	15%*
SPECIALIST VISIT	\$40 copay	20%*	15%*
URGENT CARE	\$50 copay	20%*	15%*
EMERGENCY ROOM	\$100 access fee + 15%*	\$100 access fee + 20%*	15%*
INPATIENT HOSPITAL	15%*	20%*	15%*
OUTPATIENT SURGERY	15%*	20%*	15%*
AMBULANCE	No charge	No charge	15%*
MENTAL HEALTH INPATIENT	15%*	20%*	15%*
MENTAL HEALTH OUTPATIENT	No charge	No charge	15%*
(Individual or group counseling)			
SUBSTANCE ABUSE INPATIENT	15%*	20%*	15%*
SUBSTANCE ABUSE OUTPATIENT	No charge	No charge	15%*
CHIROPRACTIC CARE	\$35 copay	20%*	15%*
HOMEOPATHIC/NATUROPATHIC/ACUPUNCTURE	\$40 copay	20%*	15%*
TELEHEALTH MEDICAL	No charge	No charge	\$64*
TELEHEALTH MENTAL HEALTH	No charge	No charge	\$90/\$115/\$140/\$250*
	PHARMACY BENEFITS		
GENERIC (Tier 1)	\$10 сорау	\$10 сорау	\$10 copay, after deductible
PREFERRED (Tier 2)	\$30 copay	\$30 сорау	\$30 copay after deductible
NON-PREFERRED (Tier 3)	\$50 copay	\$50 сорау	\$50 copay after deductible
Tier 4	\$100 copay	\$100 copay	\$100 copay after deductible
SPECIALTY	\$30-\$120 copay depending on Tier A-D	\$30-120 copay depending on Tier A-D	15% coinsurance after deductible
MAIL ORDER	2x retail copay	2x retail copay	2x retail copay after deductible

\*After Deductible

\*Please review plan SBCs for more detailed information about each plan and out-of-network cost. In the event of a discrepancy between the information in this guide and the official plan documents and contracts, the official plan documents and contracts govern.

#### **PREVENTIVE CARE**

Preventive care services are covered at 100 percent on all the City's medical plans as long as in-network providers are used. Preventive care services are recommended by the US Preventive Service Task Force (USPSTF) and may change from year to year. For current covered preventive services, please review your benefit booklet on your **azblue.com** portal or at the US Preventive Services Taskforce **uspreventiveservicestaskforce.org**.

#### ALWAYS LOOK FOR AN IN-NETWORK PROVIDER

With all plans you can use in-network and out-of-network providers, but your costs will be lower when you stay in-network. To find doctors, hospitals and other healthcare providers in the BC/BS of Arizona network, use the Find a Doctor tool at **azblue.com/individualsandfamilies/find-a-doctor**.







# **Additional Medical Care Options**

### **BLUECARE ANYWHERE - TELEHEALTH**

Most of us don't have time to be sick. If you are a member of the City's © Blue Cross Blue Shield of Arizona (BCBSAZ) medical plan you will have access, anytime and anywhere, to remote medical, counseling or psychiatry services. Virtual visits are available 24/7 for common illness, aches and pains and medications and/or counseling/ psychiatry concerns. A key benefit of BlueCare Anywhere<sup>SM</sup> is convenience. Virtual visits do not

replace your annual physical or regular visits with your doctor.

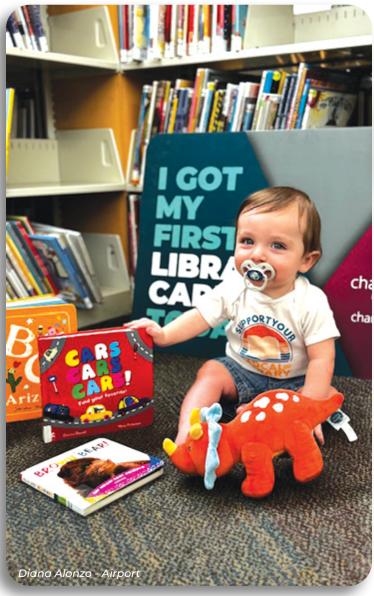


**MOBILE APP:** To sign up for Telehealth, visit **BlueCareAnywhereAZ. com** or download the mobile app and select a provider. Telehealth should not be used for emergencies. In an identified or probable emergency, the virtual visit provider will direct the patient to seek

emergency care and you would not be charged for that remote visit.

#### TELEMEDICINE

A telemedicine visit is a virtual doctor's visit that happens using your computer, tablet, or mobile device. It's a good way to get non-emergency care without going to the doctor's office. Check with your regular PCP or any other in-network BCBSAZ provider to see if they offer telemedicine visits. If your PCP isn't available or doesn't offer telemedicine visits, you can use BlueCare Anywhere<sup>SM</sup>.



### Enroll in the pregnancy program to find out how to earn a \$100 reward!

oviahealth

### GET DAILY SUPPORT FOR YOUR HEALTH & PARENTHOOD JOURNEY

BCBSAZ offers a suite of resources to

support our employees and their families throughout the entire parenthood journey.

Enroll in one of these programs through Sharecare:

- - Fertility (+menopause support)
- Pregnancy
- – Parenting

Then download the Ovia app that's right for you.



**MOBILE APP:** Access online or download the Sharecare app to select the program that is right for you. You will have access to relevant and personalized information that can help you stay healthy, meet your wellness goals by completing challenges,

coaching and other wellness programs, including the Pregnancy Rewards program. Also, you can enroll in the fertility, pregnancy, or parenting program to find out how to get a \$100 gift card reward.



### **NURSE ON CALL**

Get immediate answers to your health questions from an experienced, registered nurse, anytime, day or night. Call 866–422–2729 or start a chat online by logging in to your **azblue.com** account and choosing Nurse on Call under Health & Wellness.

### **DISPATCH HEALTH - "Bringing Back the House Call"**

Avoid possible unnecessary trips to the emergency room. Dispatch Health can treat some common to complex injuries and illnesses, all in the comfort of your home. You will be visited by a qualified medical team including a physician assistant or nurse practitioner along with a medical technician. An on-call physician is also available at all times via phone.

The following are some of the most common treatments available:

- Common Ailments (flu, weakness, falls, anxiety)
- Eye Issues
- Cardiology
- Respiratory
- Urinary
- Dermatology

- Digestive
- Neurological
- Musculoskeletal
- Ear, Nose, and Throat
- Certain minor procedures



**MOBILE APP:** Dispatch Health is open 7 days a week, 365 days a year – 8 a.m. – 10 p.m. Request care by calling 602–644–2474 or through the DispatchHealth app. Cost will vary based on plan and services required (minimum cost similar to an urgent care visit). Dispatch Health is a BCBSAZ contracted provider and is in–network.

### **Dental Benefits**

To help you stay on top of your dental health, the City offers you and your eligible dependents comprehensive dental coverage through Delta Dental of Arizona.

With our plan you can visit any licensed dentist, but you'll save the most money by visiting a PPO dentist. Dentists who are in the Premier Network also offer discounts, but not as deep as the discounts offered by PPO dentists.

### **PREAUTHORIZATION & BALANCE BILLING**

#### Be sure to get any service over \$250 preauthorized by Delta Dental of Arizona before you proceed. Otherwise, you may not be covered.

If you are not covered, you may be billed for the balance of what the plan does not cover. This is called "balance billing". Consider the following before obtaining service:

- Make sure the provider and facility are a part of the PPO or Premier Network. If you're not sure, call the provider or Delta Dental of Arizona directly.
- Find out the cost for a service and how much the plan will cover. This will help you determine whether or not you will be billed later.



Our plan allows everyone who is covered to get 3 cleanings each year!

#### **GREATER SAVINGS**

You may visit any network dentist, but you will save the most money by visiting a PPO dentist.





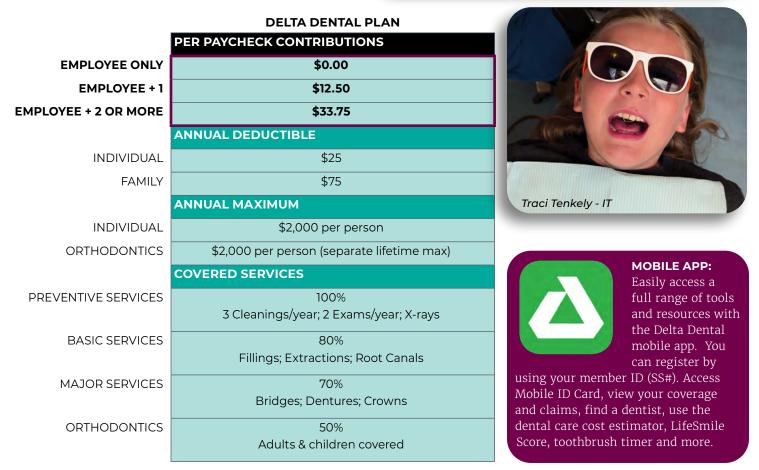
Non-participating dentist

**PPO** dentist



Premier

dentist



# **Vision & Hearing Benefits**

Even if your eyesight is perfect, regular eye exams are important to your overall health. Eye exams allow your doctor to detect possible vision problems and eye diseases early. To help you care for your vision, the City of Chandler offers a vision benefit through Vision Service Plan (VSP) that covers annual eye exams, frames, lenses and contact lenses. **NOTE: You will not receive a membership card from VSP. Your Membership # for services will be your Social Security number.** 

	VSP VISION PLAN
	PER PAYCHECK CONTRIBUTIONS
EMPLOYEE ONLY	\$5.45
EMPLOYEE + FAMILY	\$11.82
	COPAYS
EXAM	\$10
PRESCRIPTION GLASSES	\$15
	COVERED FRAMES - ALLOWANCE
FRAMES	\$225 + 20% savings on amount over your allowance
FEATURED FRAME BRANDS	\$245
WALMART/SAM'S CLUB/COSTCO	\$120
	COVERED LENSES - COPAYS
SINGLE VISION LENSES	\$0
LINED BIFOCAL OR TRIFOCAL	\$0
IMPACT RESISTANT (for children)	\$0
STANDARD PROGRESSIVE LENSES	\$0
PREMIUM PROGRESSIVE LENSES	\$80-\$90
CUSTOM PROGRESSIVE LENSES	\$120-\$160
CONTACTS (instead of glasses)	\$60 copay for exam, fitting, evaluation
	\$185 allowance
	ADDITIONAL SAVINGS
VSP LIGHTCARE	\$15 copay
	\$225 allowance for ready-made non-prescription blue light filtering glasses
ADDITIONAL GLASSES	30% off if purchased same day or 20% off if purchased within 12 months
LASER VISION CORRECTION	Average 15% off
	HEARING HEALTH
	Save up to 60% off hearing aids, based on model
	Includes full hearing exam with diagnosis &
	consultative care
	60-day risk free trial period
	3-year manufacturer warranty

These are rates for VSP providers only. You have the option of visiting a non-VSP provider, but cost may be higher and you will have to pay the provider in full at the time you receive services. You must submit your itemized receipts to VSP for reimbursement within 12 months.



**MOBILE APP:** Get access to find a doctor, review your benefits and claims history, and access an online eyewear store with the VSP mobile app. You can also set up your personal account at **vsp.com**.

### Flexible Spending Accounts (HCFSA & DCFSA)

HCFSA & DCFSA are administered by Flexible Benefit Administrators (FBA). If you wish to participate in one or both of the FSAs, you MUST enroll each year during Open Enrollment. Your FSA from 2024 does not roll over into 2025.

Flexible Spending Accounts (FSAs) are designed to help you save money on your taxes. If you contribute money to a Health Care and/or Dependent Care FSA you can use those funds to pay for eligible health care or day care expenses.

Туре	Eligible Expenses	2025 FSA Annual IRS Limits
Health Care FSA	Most medical, dental and vision expenses not covered by your health plan. Includes co-pays, coinsurance, deductibles, prescriptions & eye glasses	\$3,300
Dependent Care FSA	Day care expenses including after school programs, summer programs, elder-care programs, so you and your spouse can work or attend school full-time	\$5,000

### Health Care FSA (HCFSA)

You can contribute to the HCFSA as long as you are not enrolled in our White Plan.

### Important information to know about your FSA:

For the 2025 plan year, you can incur eligible healthcare expenses from January 1, 2025 until March 15, 2026. This gives you 14  $\frac{1}{2}$  months to use your 12 month election.

If you pay for an expense and don't use your FSA Debit card, you can submit your claims to Flexible Benefit Administrators (FBA) no later than March 31, 2026. Visit **fba.wealthcareportal.com** or review IRS Publication 502 for a comprehensive list of eligible expenses.

#### **Dependent Care FSA (DCFSA)**

Any employee with eligible dependents can enroll in a Dependent Care Flexible Spending Account (DCFSA), which allows you to pay for qualified dependent care expenses. The DCFSA is for child care or elder care expenses only. DCFSA is not for dependent's health care expenses.



**MOBILE APP:** FBA Mobile Pay is a new, quick and convenient way to pay for FSA eligible expenses in store or online. Download the app and register your FBA Benefit card details. When you access your FSA(s) online or by phone, you will

need to use your COC employee ID number and the employer ID "COCH" to register.

If you are enrolled in the	RED PLAN	BLUE PLAN	WHITE PLAN
You can enroll in an	HCFSA	HCFSA	HSA
	DCFSA	DCFSA	DCFSA
If you are not enrolled in a City Medical Plan	You can enroll in the HCFSA and/or the DCFSA		

### Health Savings Account (HSA) Only available if enrolled in the White Medical plan

Your personal savings account for healthcare; a Health Savings Account (HSA) is an easy way to pay for healthcare expenses and provides tax savings to help you save for expenses you may have in the future.

### WHO IS ELIGIBLE:

- Everyone enrolled in the White Plan which is our High Deductible Health Plan (HDHP)
- Those NOT enrolled in other non–HDHP medical coverage, including Medicare, AHCCS, or Tricare
- Those NOT claimed as a dependent on someone else's tax return

#### HOW YOUR HSA PLAN WORKS:

- Your HSA account is set up for you automatically after you enroll in the White Plan
- You'll receive an HSA debit card from HealthEquity, our administrator. This debit card can be used to pay for eligible expenses like doctor visits, lab tests, prescriptions, even eye glasses or kid's braces

#### **BENEFITS OF AN HSA:**

- The HSA is Tax Free!
- Tax free deposits your money going in isn't taxed
- Tax free earnings earn interest on unused funds & these earnings grow tax-free
- Tax free withdrawals money used toward eligible health care expenses isn't taxed
- Putting more pre-tax dollars into your HSA means you pay less taxes and increases your take-home pay with your tax savings
- Your HSA is portable meaning you own your account and all the money in it is yours to keep, even if you change jobs or retire
- All unused HSA funds roll over year to year
- You can change your contribution amount anytime on ChanLife



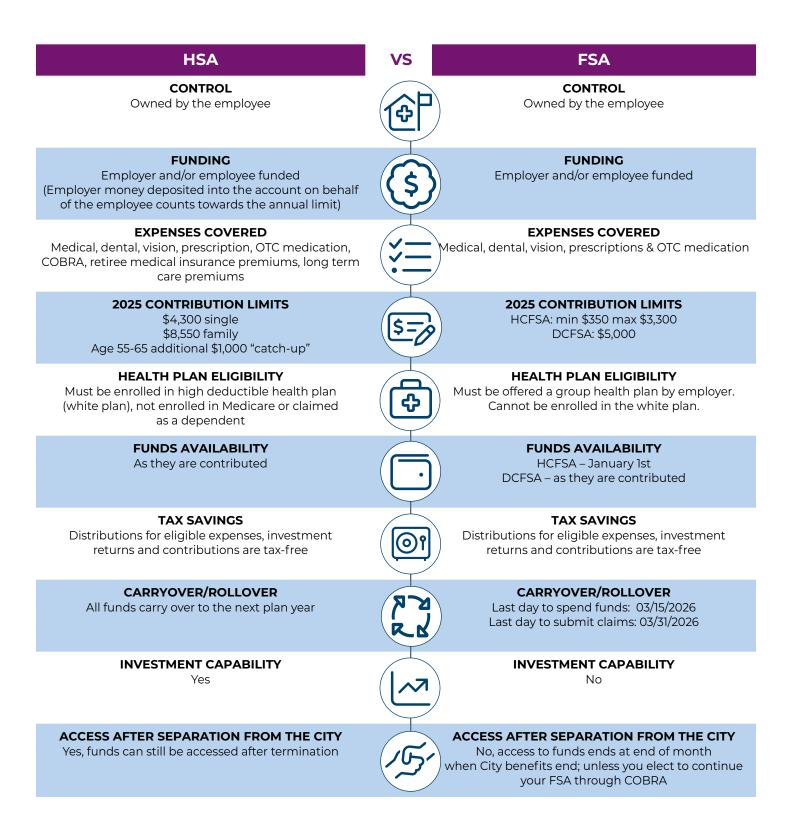


**MOBILE APP:** The HealthEquity mobile app gives you easy, on-the-go access to all of your HSA information. You can link documents to claims and payments, send reimbursement requests, manage transactions, and view claims status.



### **Differences Between HSA and FSA**

Understanding the difference between an HSA and an FSA can help you when deciding what plan is best for you and your family. Also, consult your tax advisor if you have questions before enrolling. Here is a brief explanation of the differences and the IRS 2025 annual contribution limits:



### **Short-Term and Long-Term Disability**

If you find yourself in a situation where you can not work, there are plans available which replace a portion of your lost income if you qualify.

### SHORT-TERM DISABILITY (STD):

As a benefits-eligible employee, **the City automatically covers 100% of your STD policy premium**. If you are approved for short-term disability, this benefit will replace 66 2/3 percent of your pay. Benefits begin on the 60th day of disability or when all your sick time is exhausted, whichever is later. Benefits end on the 180th day of your disability. You can find additional details under CM-73 (Short Term Disability (STD) Income Benefits).

Employees should contact TriStar for STD at **844-702-2352** or online at **chandleraz.ess-absencetracker.com**.

### LONG-TERM DISABILITY (LTD) PLAN:

Depending on your retirement system, you may have an option for an LTD benefit if your disability continues beyond 180 days. Contact Human Resources for details.

Need help covering the first 60 days without pay? See the Short-Term Disability "Gap" program on page 26

# **Family and Medical Leave**

The Family and Medical Leave Act (FMLA) is a federal law that provides eligible employees the right to take up to 12 weeks of job protected leave for specific family and medical reasons or up to 26 weeks of military-related qualifying reasons during a rolling 12-month period in accordance with FMLA. Employees may be eligible after 12 months or 52 weeks of employment with the City of Chandler and must have worked no less than 1,250 hours during the preceding 12 months. You can find additional details in CM–58 (Family and Medical Leave) on **Chanweb**.

Employees should contact TriStar to file for FMLA at **844–702–2352** or online at **chandleraz.ess-absencetracker.com**.







### ChanLife Wellness

*Health* is not the absence of disease but a feeling of strength and energy from your body and mind.

*Wellness* is the active pursuit of practices, choices and daily habits that lead to better health.

*Wellbeing* is your lifelong journey to better health.

But let's be honest, telling someone to eat better, exercise, decrease stress, practice self-care, etc., just adds to the pile of things already on your list. Chan**Life** can help you integrate health and wellness into your daily life at the city and at home by way of challenges, daily habits, events and screenings throughout the year. Our on-line and app-based program allows you to access Chan**Life** anywhere, anytime:

- Health screenings (biometric, mammograms, prostate, skin, vision exams, etc.)
- Peer health challenges, mindfulness sessions, chair massage, Yoga, and more
- Body composition testing
- Flu and covid vaccine clinics
- Self-paced educational learning modules
- Live and virtual educational seminars
- Wearable device integration
- Tracking of activity, exercise, biometric data and incentive points

By participating in the City of Chandler's voluntary wellness program, you can earn wellness incentives such as a \$350 deposit\* into employee FSA or HSA accounts, gift cards and wellness swag. Find more details and upcoming wellness events on the ChanLife. (\*eligibility requirements apply). All active, regular, benefit eligible employees have access to the ChanLife Wellness platform.



### Tumbleweed Recreation Center – Free and Discounted Memberships!

The TRC free\* membership is available to all active full-time and part-time employees, as well as temporary staff. This benefit provides a gateway to health for members of Team Chandler and their families to have an easy and affordable way to maintain a healthy lifestyle.

Enroll in person at the TRC. Present your employee identification badge at the time of registration. Family members of employees may also take advantage of the membership at a discounted rate. Personal training sessions and childcare are not included. Discounts will be terminated upon separation of employment. For more information, call TRC Guest Services at 480–782–2900.

\* The free membership and discount provided is considered a taxable fringe benefit and will be reported annually on your W-2 to the Internal Revenue Service (IRS).

## Blue365®. Because Health is a Big Deal

BCBSAZ wants to help you take care of yourself every day by offering Blue365, an online destination featuring discounts exclusively for employees enrolled in the City's BCBSAZ health plan.

With savings on fitness, healthy eating, personal care, and more, you can make good choices and save money! Registration is quick and easy. Go to **Blue365Deals. com/BCBSAZ** and have your Blue Cross Blue Shield member ID card handy. In just a few minutes you will be registered and ready to shop. See special offers from FitBit, Garmin, Reebok and other top national brands.

One of the most popular benefits offered through Blue365 is called Fitness Your Way. For a small monthly fee, and any applicable registration fees, you get access to over 10,000 gyms nationwide, including LA Fitness, Planet Fitness, EOS Fitness, and many others.

### PET HEALTH INSURANCE DISCOUNT

City of Chandler employees who are enrolled in one of our medical plans can save up to 10% on pet health insurance plans through either Fetch Pet Insurance or Spot Pet Insurance. To sign up you need to enroll in Blue365 and once logged in all pet insurance discounts can be found under the 'Home & Family Deals' section.













### Life Insurance

Life insurance helps you and your loved ones by providing financial assistance during difficult times. Life insurance coverage is administered by Voya Financial. The City of Chandler provides you basic life insurance coverage, as well as voluntary options to choose from.

	BASIC LIFE / AD&D	
	1x base salary (each policy pays)	
	City of Chandler	
BENEFITS PAYABLE	In the event of employee's death and/or accidental death and dismem-	
	berment	с
MAXIMUM BENEFIT		I
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No	Т
AGE REDUCTIONS	Yes, benefit is reduced at ages 70 & 75	Υ
	COMMUTER / TRAVEL	
COVERAGE AMOUNT	\$200,000 + an additional \$20,000 if you were wearing your seat belt	P A
WHO ΡΔΥς	City of Chandler	I
BENEFITS PAYABLE	In the event of employee's death while traveling to/from work or on City	D
DENEITISFATADEE	business	
MAXIMUM BENEFIT	\$200,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No	
AGE REDUCTIONS	No	
	SUPPLEMENTAL EMPLOYEE LIFE	
COVERAGE AMOUNT	\$10,000 TO \$500,000 (in \$10,000 increments) or 5xs salary whichever is	
WHO PAYS	less Employee	
	Upon employee's death	
	\$500,000	
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No = New hires requesting up to \$200,000 / Yes = All other new requests	
EVIDENCE OF INSURABILITY (EOI) REQUIRED	and requests over \$200,000	
AGE REDUCTIONS	Yes, benefit is reduced at ages 70 & 75	
	SUPPLEMENTAL SPOUSE LIFE	V
COVERAGE AMOUNT	50% of Employee's coverage (in \$5,000 increments)	0
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#### LIFE INSURANCE - WHAT YOU PAY FOR PROTECTION

How much you pay toward the cost of your coverage depends on your age, the amount of insurance you elect, and whether or not you or your spouse use tobacco products. You only pay one premium for child coverage regardless of the number of children you cover.

Additional AD&D	Rate/\$1,000 coverage
Employee, spouse & children (rate is same for all)	\$0.035

Additional Employee and Spouse Life	Rate/\$1,000 coverage	
Age	Non-Tobacco User	Tobacco User
Under 24	0.050	0.070
25 to 29	0.060	0.082
30 to 34	0.080	0.106
35 to 39	0.090	0.144
40 to 44	0.138	0.234
45 to 49	0.216	0.374
50 to 54	0.400	0.676
55 to 59	0.795	1.030
60 to 64	1.305	1.550
65 and older	2.060	2.220

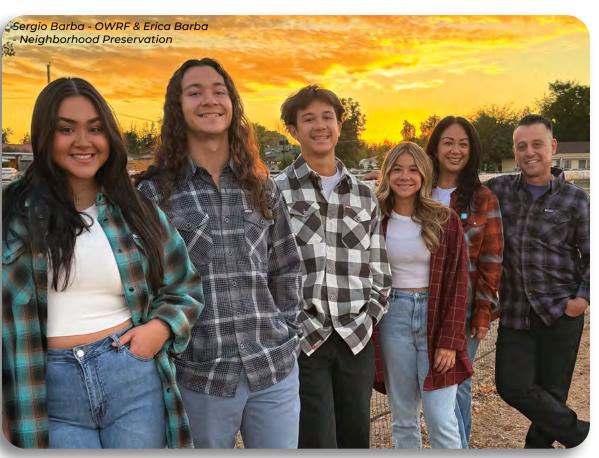
Additional Child Life	Rate/\$1,000 coverage
Children – regardless of the number of eligible children covered	\$0.123

TO CALCULATE HOW MUCH YOUR SUPPLEMENTAL LIFE COVERAGE WILL COST:				
\$	÷ 1,000 =	\$	x Age Based Rate =	\$
Benefit Amount Elected				Monthly Premium

#### **BENEFICIARIES**

Always make sure your beneficiary information for your life insurance is up-to-date. It is an important step in making sure your wishes are met. You can update your beneficiaries for life insurance in our new system, ChanLife.

NOTE – You will also need to update your beneficiaries with ASRS/PSPRS and Nationwide by logging in to your accounts with each of them. See their contact information on the back of this Guide.



### **Retirement Benefits**

Saving early can help you reach your retirement goals so you can maintain your current lifestyle and live your dreams during retirement. The City offers you two ways to save for your retirement.

### **1. DEFERRED COMPENSATION PLAN -**457(B)

This is a voluntary plan that offers you the option to set aside money for retirement tax free. You can also make after tax contributions to a Roth 457(b) account. The City of Chandler also makes a contribution towards your retirement to a pre-tax account. City contribution amounts vary by employee group.

**NOTE:** In order to receive the City contribution, you must elect to contribute the minimum contribution amount for your employee group in the City's pre-tax 457(b) plan option.

#### Employer money deposited in an employee's 457(b) pre-tax account on behalf of the employee is counted toward the IRS Maximum contributions limits.

We encourage you to closely manage your account regularly. This may help you avoid reaching the maximum IRS contribution before the end of the year.

**PLEASE NOTE:** The City of Chandler, Nationwide and its affiliates to include Charles Schwab, are NOT responsible for your investment choices and/or any investment action you may take.

#### 2024 457(b) IRS Contribution Rate Limits

Under Age 50	\$23,000/year		
Age 50+	\$30,500/year		
Pre-Retirement Catch-Up <sup>1</sup>	\$46,000/year		

<sup>1</sup>Employees taking advantage of the pre-retirement catch-up may be eligible to contribute up to double the normal IRS limit



### 2. POST EMPLOYMENT HEALTH PLAN (PEHP)

Offered through Nationwide, the PEHP was established to assist employees in saving money for health care expenses during retirement. While you are employed, the City will contribute \$25 per pay period, which will be deposited into your PEHP account on a tax-free basis. Review CM-57 (Post Employment Health Plan) available on Chanweb or visit chandleraz.gov/ benefits for eligibility criteria and additional information.

If you retire from the City of Chandler and meet eligibility requirements, you will receive the following benefits:

- 50 percent of any remaining sick leave that will be deposited into your PEHP account tax-free.
- With five or more years of City service, \$1,000 for every year of service will be deposited into your PEHP account.

#### **KEEP IN MIND...**

- The money in your PEHP cannot be used until after you leave the City and meet the eligibility criteria.
- In the event of your death, the PEHP funds can only be transferred to a qualified beneficiary. A "qualified beneficiary" as defined by the IRS is a surviving spouse or eligible dependent. The funds cannot be left to an ex-spouse, an ineligible child, a parent, brother, sister, aunt, uncle, etc.



**MOBILE APP:** The City of Chandler plans are administered through Nationwide, who is committed to providing transparency about fees charged to your account. Please visit chandler457plans.com for

additional information, to view your account balances, update your personal information and more. You can also use the Nationwide Mobile app.

### **Employee Leave Benefits**

The leave benefits described below apply to full-time regular employees. Regular employees who work less than full-time, but 1,040 hours or more per year in a budgeted, approved position may receive prorated benefits. Please review applicable MOU for accrual rates for represented employees.

Please review Personnel Rule 15 (Leaves of Absence) for information regarding requirements and guidelines for these leaves.

### VACATION

Vacation time can be used as it is earned

YEARS OF SERVICE	BI-WEEKLY ACCRUAL	ANNUAL ACCRUAL	
Less than 5 years	5.0 hours	130 hours	
5 to 9 years	5.9 hours	153 hours	
10 to 14 years	6.6 hours	171 hours	
15 to 19 years	7.4 hours	192 hours	
20 or more years	8.3 hours	215 hours	

Maximum accrual is 320 hours

### SICK LEAVE

Employees earn 3.7 hours for each pay period worked. Sick time does not have a maximum accrual.

### **VACATION DONATION PROGRAM**

For more information, please review CM–63 (Vacation Donation) on **Chanweb** for more information.

### **HOLIDAYS**

New Year's Day	Martin Luther King Jr/Civil Rights Day	President's Day		
Memorial Day	Juneteenth	Independence Day		
Labor Day	Veteran's Day	Thanksgiving		
Day after Thanksgiving	Christmas Day	Personal Holiday		
Diagon review Dereannel Dula ( on Chamush for more information				

Please review Personnel Rule 16 on Chanweb for more information

#### **BEREAVEMENT LEAVE**

If you have a death of an immediate family member, the City of Chandler offers a special leave with pay, not chargeable against any leave credits, for a period not to exceed five workdays. There are additional benefits if you need time to attend services due to the death of a co-worker.

#### **MILITARY LEAVE**

If you are a member of the National Guard or a member of the Reserve Corps of the United States Armed Services, you will be entitled to leave of absence from duties without loss of time, pay, vacation or other employment rights as provided by CM–62 (Military Leave) consistent with State statutes and Federal law.

### JURY DUTY

If you are subpoenaed or summoned for jury duty, the City of Chandler provides an employee with paid leave while absent for jury duty.

# Additional Benefits

## ARIZONA STATE RETIREMENT SYSTEM (ASRS) AND PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM (PSPRS)

City of Chandler employees (except for Public Safety) who work a minimum of 20 hours per week for 20 or more weeks in a fiscal year are required to participate in ASRS. This program provides benefits at the time of retirement, based on the number of years of service and compensation while in the system. ASRS also provides Long Term Disability (LTD) for absences of more than 180 days. Contribution rates can change every fiscal year and rates are set by the ASRS. For more information, please visit **azasrs.gov**.

If you are a Public Safety employee, you will participate in the PSPRS. Contribution rates vary by the date you entered into the retirement system. Please visit **psprs.com** for more information.

### **TUITION REIMBURSMENT**

The City recognizes the importance of providing a tuition reimbursement program to assist City employees in gaining a higher education. The tuition reimbursement benefit is available to all regular employees of the City who have successfully completed their probationary period. This generous City benefit offers eligible employees reimbursement for college level courses (undergraduate and master's level) taken at a fully accredited school or through other City-approved educational programs. Tuition reimbursement is a calendar year benefit, and funds are re-set every January.



- Regular full-time employees reimbursement up to \$5,250 per calendar year
- Regular part-time employees reimbursement up to \$3,200 per calendar year

### NOTE: The courses or training must be in an area related to a City career field and must meet the City's eligibility requirements.

For more details, refer to CM-69 (Tuition Reimbursement) on **Chanweb** or call Human Resources at ext. 2367.

### **ORGANIZATIONAL DEVELOPMENT**

As an employee in the City of Chandler, our City leadership team supports and encourages your development and growth. You will have the opportunity to participate in exceptional development programs and have access to tools to help you grow both professionally and personally. The offerings include engaging workshops facilitated by both internal and external facilitators on topics such as communication, decision making, diversity, equity, and inclusion, emotional intelligence, gratitude, leadership, public speaking, and many others.

Another key offering is our Mentor Program which executes twice per year. In this program, you'll have the opportunity to focus on a targeted skill area and be paired with an employee who holds expertise in that area. This allows you to increase your skills and network with employees in other departments and divisions. And at any time during your career journey, you can meet one-on-one with our Organizational Development team to review your resume, participate in a practice interview, and map out a professional development plan to support your career goals. In Chandler, we care about you and want to help you succeed!

### EMPLOYEE ASSISTANCE PLAN (EAP) – Provided by Optum

### FREE EAP SERVICES & RESOURCES

- Up to 10 sessions per issue/per year
- Face to face counseling or virtual/video visits whichever you prefer
- All services are confidential nothing is reported back to the City
- Unlimited phone access 24/7 365
- Available to everyone in your household, even if not covered on other City benefits

### COUNSELING FOR YOUR EMOTIONAL WELLBEING

- Family & parenting issues; relationship difficulties
- Anxiety, sadness & depression
- Life changes
- Grief and loss
- Being successful at home and work
- Stress related to work or personal issues
- Alcohol and drug misuse, including co-dependency
- Personal crisis





**MOBILE APP:** access more information online or through the myLivewell by Optum app to easily and conveniently access the City's Employee Assistance Program (EAP). Find providers, access face

to face counseling and more by using the access code: Chandler.

### **WORKLIFE SERVICES**

- Childcare and Parenting services (pregnancy, adoption, special needs, etc.,)
- Adult & Eldercare services
- Chronic Condition services
- Life Learning services (school issues, financial aid assistance, special education resources, etc.,)
- Convenience services (home improvement, household services, etc.,)

### **LEGAL CONSULTATIONS / MEDIATION**

- Free 30 minutes session with a state specific attorney or professional mediator
- Family issues (separation, divorce, custody, adoption)
- Civil or criminal matters
- Wills/Trusts/Living Wills
- Bankruptcy
- Power of Attorney

#### **FINANCIAL COACHING**

- Free 60 minutes session with financial professionals
- Money management
- Debt reduction
- Retirement planning

www.liveandworkwell.com Access Code: Chandler 24/7/365 access to support 866-248-4096

### LEGALSHIELD AND IDSHIELD

LegalShield offers you, your spouse and eligible dependent children (up to age 26) with a nationwide network of legal experts who will assist you with your day-to-day legal needs. IDShield provides employees, their spouse and up to eight eligible dependent children up to age 26 with privacy monitoring, security monitoring, consultation and identity recovery services.

Included with your plan benefits are:

- Personal legal advice
- Legal contract and document review
- Letters written on your behalf
- Preparation of a will and living will
- Help with moving traffic violations
- Assistance with debt collection/credit issues
- Help with mortgage, refinance or short sales
- Trial defense services
- Continuous credit monitoring and identity theft restoration
- And much more

### You can enroll in these plans any time throughout the year.

To enroll, simply contact the City's LegalShield representative at **602–617–3209** or enroll online at **legalshield.com/info/chandleraz**. Your payments for these plans are made directly to LegalShield.

Monthly Premiums			
	INDIVIDUAL	FAMILY	
LegalShield	\$16.95	\$18.95	
IDShield	\$8.95	\$18.95	
Combined	\$25.90	\$33.90	



### SHORT-TERM DISABILITY "GAP" PROGRAM

The STD "Gap" Program, through Colonial Life, is a voluntary benefit that gives you additional protection in the event you don't have enough leave hours to carry you through the City-sponsored STD waiting period (59 days) and/or you want another source of income during your period of disability. The STD "Gap" Program does not replace the City's STD plan.

Here are some highlights of the coverage you can purchase:

- Coverage is for off-the-job illnesses or injuries.
- The benefit period is three months.
- There are four waiting periods to choose from (the first number is for accidents and the second number is for illnesses): 0/7 days, 7/7 days, 7/14 days, 14/14 days.
- The program pays regardless of any other insurance or source of income.
- You may customize your coverage to better suit your needs.
- If you're between the ages of 17 and 69, you can apply for this benefit.
- A payment of \$400 up to \$6,500 per month, taxfree, may be chosen (not to exceed 60 percent of your income).

### You can enroll for this benefit any time during the year.

Your coverage begins on the date your application is approved and your premiums must be paid via your personal banking account, not through payroll deduction. You may keep the coverage until you reach age 70 without an increase in what you pay for it. Also, if you leave City employment, you can keep your coverage.

**NOTE:** Claims are handled directly by Colonial Life and not through the City. To obtain a free quote, call the City's Colonial Life representative at **602–433–8144**.

### **EMPLOYEE NETWORK DISCOUNTS**

All City employees are members of the Employee Network, which entitles you to great savings and discounts at many merchants and entertainment venues. Go to **employeenetwork.com** for additional details and discounts.

### **Questions?**

When you have questions, there are helpful people ready to assist you. You are welcome to call our carriers directly— there is a list of their website addresses and phone numbers on the last page of this guide.

### **Human Resources Contacts**

Benefits & Wellness Center	(866) 307-1751	Assistance with the ChanLife website, open enrollment & general ben information	
Dee Hooker Rebecca Davis	480-782-2371 480-782-2376	Benefit life event changes. General information about medical, dental, vision, voluntary life, FSA, EAP, home/auto insurance, HSA/457(b) contribution changes, city paid/voluntary life and other voluntary benefits	
Dee Hooker Fernanda Acurio	480-782-2371 480-782-2359	Benefit plans eligibility. Questions about benefit plans, benefit claims issues, compliance related matters and appeals to benefit providers	
Fernanda Acurio Dee Hooker	480-782-2359 480-782-2371	Comments about benefit providers' performance and/or benefit plan design	
Destinee Martinez Peru Nichole Bombard	480-782-2372 480-782-2384	Family Medical Leave (FMLA), Worker's Compensation, Long Term Disability, Short Term Disability, Military Leave	
Lisa Mainieri	480-782-2354	ChanLife wellness program, health coaching	
Catherine Piepenbrink	480-782-2367	Tuition Reimbursement	
Beth Chepelsky	480-782-2365	Mentor Program/Professional Development	
Raudel Castanon	480-782-2356	Oracle Employee/Manager Self Service	

If you have benefits questions, contact Human Resources for further assistance. You can find additional City of Chandler benefit plans information and administrative regulations on **Chanweb** or at **chandleraz.gov/benefits**.

- CM-49 Active Employee Benefits Plan Eligibility
- CM-50 Retiree Benefit Plan Eligibility and Procedures
- CM-51 Proof of Dependent Status for City of Chandler Health Plans
- CM-52 Benefit Plan Termination
- CM-53 Benefit Plan Mid-Year/Special Enrollment Changes
- CM-56 City of Chandler Benefits Plans Definitions & Required Notices
- CM-57 Post Employment Health Plan
- CM-69 Tuition Reimbursement
- CM–73 Short Term Disability

### **KEEP YOUR INFORMATION UP TO DATE**

Traci Tenkely - IT

Have you moved recently or are you planning to move? If so, make sure you update your address using Oracle Employee Self Service. You may also include your personal email address. You could miss out on an opportunity to participate in valuable benefits if we don't know how to reach you. You can view your current benefit elections and beneficiaries in ChanLife.

You must change your address and beneficiaries with ASRS/PSPRS and Nationwide (457(b) Deferred Compensation & PEHP) by contacting them directly. See contact information on the back of this Guide.

# **Important Contact Information**

BENEFIT	PROVIDER NAME	POLICY	PHONE	WEBSITE
Medical	Blue Cross Blue Shield of Arizona	28399	866-595-5993	azblue.com
Care Management	BCBSAZ	28399	602-864-4830	azblue.com
ESolutions (password help)	BCBSAZ	28399	602-864-4844	azblue.com
Nurse On Call	BCBSAZ	28399	866-422-2729	azblue.com
Disease Management	BCBSAZ	28399	866-422-2729	azblue.com
Health Coaching	BCBSAZ	28399	866-422-2729	azblue.com
Ovia Parenting	BCBSAZ/Sharecare	28399	877-292-1359	azblue.sharecare.com
Mail Order Pharmacy Service	Optum RX (BCBSAZ)	28399	866-325-1794	azblue.com
Health Savings Account (HSA)	HealthEquity (24/7)	n/a	866-960-8026	healthequity.com
Telehealth	BlueCare Anywhere	n/a	n/a	BlueCareAnywhereAZ.com
Dental	Delta Dental of Arizona	1193	602-938-3131 or 800-352-6132	deltadentalaz.com
Vision	Vision Service Plan (VSP)	12-138410	800-877-7195	vsp.com
COBRA	Alight/ChanLife	n/a	866-307-1751	digital.alight.com/chandler
Wellness	ChanLife	n/a	866-307-1751	digital.alight.com/chandler
Life Insurance	VOYA Financial	67475-3	Customer Service: 800-537-5024 Life Claims: 888-238-4840	Voya.com
Deferred Compensation – 457(b)	Nationwide Retirement Solutions	0067888001	877-677-3678 Local	chandler457plans.com
Post Employment Health Plan (PEHP)	Nationwide Retirement Solutions	0067889001	Representative: 602-783-4190	
Flexible Spending Ac- counts (HCFSA & DCFSA)	Flexible Benefit Administrators	n/a	800-437-3539	fba.wealthcareportal.com
Family and Medical Leave (FMLA)	TriStar	n/a	844-702-2352	chandleraz.ess-absencetracker.com
Pension Plan	Arizona State Retirement System (ASRS)	Account# 420120	602-240-2000	Azasrs.gov
	Public Safety Personnel Retirement System (PSPRS)	Account#: Fire: 004 Police: 005	602-255-5575	Psprs.com
Employee Assistance Plan (EAP)	Optum	Access Code: Chandler	866-248-4096	Liveandworkwell.com
Employee Discount Program	The Employee Network	n/a	480-768-0837	Employeenetwork.com Company Name: City of Chandler
LegalShield	LegalShield	n/a	602-617-3209	legalshield.com/info/chandleraz
Short Term Disability	TriStar	n/a	844-702-2352	chandleraz.ess-absencetracker.com
STD "Gap" Program	Colonial Life	n/a	602-433-8144	Coloniallife.com
Workers Compensation	Corvel 24/7 To report injury/accident	n/a	877-764-3574	n/a