

CITY OF CHANDLER BENEFITS GUIDE

*For retirees &
their families*



2025





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 have served our community is paramount to the success of our city. That's why the City of Chandler offers a comprehensive benefits package to support the health of our retirees.

In 2024, we launched our new Benefits platform, ChanLife – powered by Alight. This user-friendly solution offers retirees 24/7 access to their benefits.

The City of Chandler's medical plan is a self-funded trust made up of a combination of city dollars and employee/retiree 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 monthly premium difference ranging from \$48.04 to \$173.61. No rate changes will occur for our dental or vision plans, but retirees will see a small decrease in their life insurance rates.

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

Ensure you are using an in-network provider for all services

Team Chandler is strong because of our incredible employees, retirees 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!

Retirees 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.

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Access Your Benefits

SETTING UP A CHANLIFE ACCOUNT

Required for Open Enrollment and to pay for your 2025 benefits

1



Go to digital.alight.com/chandler

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

2



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.

3



Answer Security Questions

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

4



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 ChanLife.

5



Review Benefits & Personal Information

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

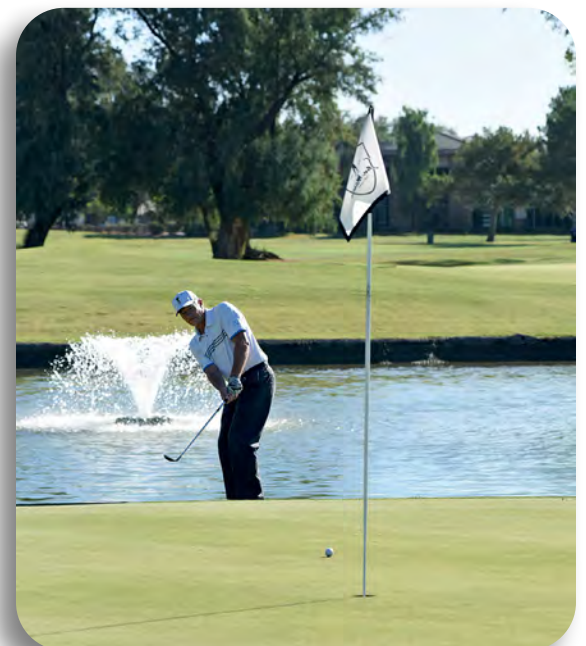


ChanLife

ACCESS YOUR BENEFITS PROGRAM ANYWHERE, ANYTIME

Things you can do on ChanLife:

- Pay for your benefits
- Review and update your benefits
- Find a doctor or dentist in our networks
- Links directly to
 - Nationwide
 - BlueCare Anywhere (Telehealth)
 - Dispatch Health (This is an In-Network Urgent Care service that comes to you)
 - 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 – 866-307-1751 Monday 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. Retirees are eligible for benefits the first of the month following their employment termination date. See CM-50 (Retiree Benefits Plan Eligibility) for details.

Once you make your benefit elections, your next opportunity to make changes will be during annual Open Enrollment, unless you have a qualifying life event. Please see Qualifying Life Events on page 6 for more details.



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



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:

- Becoming Medicare-eligible
- 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
- 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 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 chandleraz.gov/benefits. 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
MONTHLY PREMIUM			
RETIREE ONLY	\$964.61	\$810.67	\$648.55
RETIREE + SPOUSE	\$1,610.80	\$1,353.76	\$1,083.02
RETIREE + CHILD(REN)	\$1,427.48	\$1,199.67	\$959.77
RETIREE + FAMILY	\$2,343.79	\$1,969.81	\$1,575.87
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-POCKET MAXIMUM (includes deductible)			
INDIVIDUAL	\$2,500	\$2,750	\$3,500
FAMILY	\$5,000	\$5,500	\$7,000
COPAYS/COINSURANCE (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 (Individual or group counseling)	No charge	No charge	15%*
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 copay	\$10 copay	\$10 copay, after deductible
PREFERRED (Tier 2)	\$30 copay	\$30 copay	\$30 copay after deductible
NON-PREFERRED (Tier 3)	\$50 copay	\$50 copay	\$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](https://www.azblue.com) portal or at the US Preventive Services Taskforce [uspreventiveservicestaskforce.org](https://www.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](https://www.azblue.com/individualsandfamilies/find-a-doctor).



Additional Medical Care Options

BLUECARE ANYWHERE - TELEHEALTH

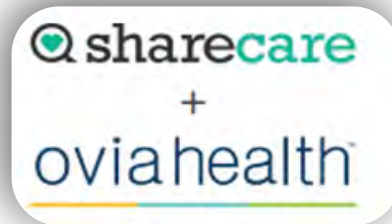
Most of us don't have time to be sick. If you are a member of the City's © Blue Cross Blue Shield of Arizona (BCBSAZ) medical plan you will have access, anytime and anywhere, to remote medical, counseling or psychiatry services. Virtual visits are available 24/7 for common illness, aches and pains and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



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:

- 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



Premier dentist



PPO dentist



DELTA DENTAL PLAN

MONTHLY PREMIUM	
RETIREE ONLY	\$51.00
RETIREE + 1	\$83.00
RETIREE + 2 OR MORE	\$135.00
ANNUAL DEDUCTIBLE	
INDIVIDUAL	\$25
FAMILY	\$75
ANNUAL MAXIMUM	
INDIVIDUAL	\$2,000 per person
ORTHODONTICS	\$2,000 per person (separate lifetime max)
COVERED SERVICES	
PREVENTIVE SERVICES	100% 3 Cleanings/year; 2 Exams/year; X-rays
BASIC SERVICES	80% Fillings; Extractions; Root Canals
MAJOR SERVICES	70% Bridges; Dentures; Crowns
ORTHODONTICS	50% Adults & children covered



MOBILE APP:

Easily access a full range of tools and resources with the Delta Dental mobile app. You can register by using your member ID (SS#). Access Mobile ID Card, view your coverage and claims, find a dentist, use the dental care cost estimator, LifeSmile Score, toothbrush timer and more.

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	
MONTHLY PREMIUMS	
RETIREE ONLY	\$10.89
RETIREE + FAMILY	\$23.64
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.

Tumbleweed Recreation Center – Discounted Memberships!

The Tumbleweed Recreation Center (TRC) located at 745 E. Germann Road, offers discounted memberships if you are a Chandler resident. This benefit provides a gateway to health for our retirees and their families to have an easy and affordable way to maintain a healthy lifestyle. They even offer the popular Silver Sneakers programs!

Enroll in person at the TRC. Present your identification at the time of registration. For more information, call TRC Guest Services at 480-782-2900.

Have you checked out our Senior Center?

Check out the opportunities at our Senior Center located at 202 E Boston St. They are typically open Monday through Friday, 8am to 5pm and there you can find opportunities for enrichment including weekly activities, musical performances, and seasonal celebrations.

They also provide social services including a hot lunch served daily (NOTE – you must call 24 hours in advance to place your lunch order. Call 480-503-6061 to order a lunch) benefits assistance program (to help decipher the mysteries of Medicare among other things), home delivery meals, Veteran’s benefits assistance, legal aid, Dial-A-Ride and even blood pressure checks.

You can take advantage of the fitness classes geared to seniors at Community Center right next door to the Senior Center. Stop by for more information on any of these programs or call them at 480-782-2720.

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.



Group Term Life Insurance

Life insurance helps your loved ones by providing financial assistance during difficult times. Life insurance coverage is administered by Voya Financial.

Keep in mind that retiree life insurance coverage amounts can only be decreased, not increased.

You can update your life insurance beneficiaries anytime throughout the year by logging into ChanLife

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

If you have benefits questions, contact Human Resources for further assistance.

Benefits & Wellness Center	(866) 307-1751	Assistance with the ChanLife website, open enrollment, paying your bill & general benefits information
Dee Hooker Rebecca Davis	480-782-2371 480-782-2376	Benefit life event changes. General information about medical, dental, vision and life insurance
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

You can find additional City of Chandler benefit plans information and administrative regulations at chandleraz.gov/benefits.

- 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

KEEP YOUR INFORMATION UP TO DATE

Have you moved recently or are you planning to move? If so, make sure you update your address and email address by logging in to ChanLife. 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
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	
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

