



EMPLOYEE BENEFITS GUIDE

2023



Welcome!

City of Laguna Beach is proud to offer comprehensive, high-quality benefits at a reasonable cost. We’ve designed our benefits to give you choices so you can pick the benefits that are best for you and your family.

City of Laguna Beach benefits are broken into two major categories:

Core Benefits	Benefit Choices
Plans and programs automatically available to you at no cost	Plans and programs you can elect to join or purchase



This package contains a summary of your benefit options and is designed to help you make choices and enroll for coverage. If you would like more information about any of the benefits described here, please contact the Human Resources Department.

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Online Enrollment

Empyrean

<https://compass.empyreanbenefits.com/lagunacity>

With the Empyrean Online Enrollment System, you and your family can access your benefits information whenever you want, from home or anywhere you have internet access. Use Empyrean to view plan details, coverage amounts, and costs.

To Enroll or Make Changes to Your Benefits

- Log in to Empyrean
- Enter your user ID and password

Once you are logged into the website, follow the prompts on each page to complete your benefit enrollment. You will be asked to verify that your personal information is correct and enter in any of your dependent information.

Be sure to save Empyrean as a favorite in your web browser!



Online Documents

With Empyrean, you'll find documents posted such as the Summary of Benefits and Coverage (SBC), annual notices, carrier benefit summaries, evidence of coverage booklets, claim forms, and much more. These documents include detailed information about the City of Laguna Beach benefit plans and can help you plan for upcoming services. From work or home, 24 hours a day, 7 days a week, you and your eligible dependents may access Empyrean.



Benefits at a Glance

Core Benefits

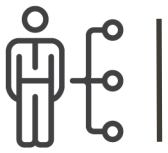
Plans and programs automatically available to you at no cost

Employee Assistance Program Cigna	<ul style="list-style-type: none">24/7 phone consultations with access to legal and financial counselingUp to 8 face-to-face counseling sessions per issue per year for you and your household members
Vision Cigna	<ul style="list-style-type: none">Exam-Only Plan
Basic Life/AD&D Cigna	<ul style="list-style-type: none">\$50,000
Long Term Disability Cigna	<ul style="list-style-type: none">60% of your pre-disability earnings to a monthly maximum of \$5,000
Travel Assistance Program Cigna	<ul style="list-style-type: none">Emergency medical assistance, pre-trip information, repatriation and more when traveling 100+ miles away from home or work
My Secure Advantage Financial Wellness Program Cigna	<ul style="list-style-type: none">Money coachingCreate and execute state-specific wills, powers of attorney and a variety of other important legal documents onlineIdentity theft protection services
Identity Theft Cigna	<ul style="list-style-type: none">Support, education, and guidance to help you avoid identity theft or restore your identity
Will Preparation Services Cigna	<ul style="list-style-type: none">Tools and resources on will preparation, estate planning, and funeral planningCreate state-specific legal documents

Benefit Choices

Plans and programs you can elect to join or purchase

Medical and Prescription Drugs Cigna	<ul style="list-style-type: none">HMOPPO
Dental Delta Dental	<ul style="list-style-type: none">DHMODPPO
Vision VSP	<ul style="list-style-type: none">Voluntary PPO
Voluntary Life/AD&D Cigna	<ul style="list-style-type: none">Employee: \$10,000 increments to a maximum benefit of \$500,000Spouse or Domestic Partner: \$5,000 increments to a maximum benefit of \$250,000Child(ren): \$10,000 (6 months to 25 years if F/T student), or \$500 (birth to 6 months)
Voluntary Short Term Disability Cigna	<ul style="list-style-type: none">60% of your pre-disability earnings to a weekly maximum of \$1,500
Flexible Spending Accounts Sheakley	<ul style="list-style-type: none">Health Care Account: Up to \$3,050 per yearDependent Care Account: Up to \$5,000 per year
Accidental Injury Cigna	<ul style="list-style-type: none">This plan will pay you a benefit to help cover your out-of-pocket medical costs if you suffer an off-the job covered injury or if you undergo medical treatments or care resulting from a covered accident
Critical Illness & Hospital Indemnity Cigna	<ul style="list-style-type: none">Critical Illness insurance helps protect you and your family from the unexpected cost of fighting a life-threatening illnessThe Hospital Indemnity plan will pay you a lump sum if you are admitted to the hospital



Eligibility & Enrollment

Who may Enroll

City of Laguna Beach Employees

- Employees working at least 20 hours per week

Dependents

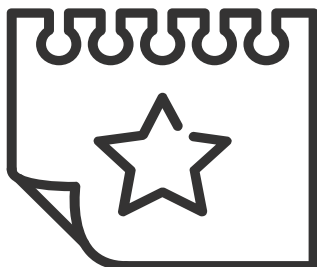
- Your legally married spouse
- Your registered domestic partner (as defined by the state of California)
- Your children, stepchildren or children of your registered domestic partner to age 26, regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order
- Your unmarried children, step-children or children of your registered domestic partner of any age, if they are incapable of self-care due to a physical or mental disability

Your spouse, domestic partner and children can be enrolled in our Medical, Dental, Vision, Voluntary Life/AD&D, and Accidental Injury plans.

Required Information

At enrollment you are required to enter the Social Security Number for all covered dependents. The Health Care Reform law requires the company to report this information to the IRS each year to show that you and your dependents have coverage and are not subject to a penalty. This information will be securely submitted to the IRS and will remain confidential.

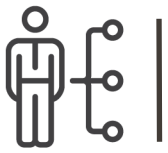
Benefits Plan Year:
January 1 - December 31



When you may Enroll

As an Eligible Employee

- As a new hire, you may participate in the company's benefits on your first day of employment
- Each year, during open enrollment
- Within 30 days of a qualifying event as defined by the IRS



Eligibility & Enrollment

Changes to Enrollment

Open Enrollment

During our annual open enrollment period, you may make new benefit elections for the following January 1st effective date.

Qualifying Event

Once you make your benefit elections, you cannot change them throughout the year unless you experience a qualifying event as defined by the IRS. Examples include, but are not limited to:



Marriage, divorce, legal separation, or annulment



Birth, adoption, or death of a child or spouse



Qualified Medical Child Support Order (QMCSO)



Change in your dependent's eligibility status



Loss of coverage from another health plan



Change in your residence or workplace (if your benefit options change)



Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)



Eligibility for a federal or state premium assistance program under Medicare, Medicaid, or CHIP

Coverage for a new dependent is not automatic. If you experience a qualifying event, you have 30 days to update your coverage. You may login to Empyrean to update your dependent information as needed. Empyrean login information is located on page 4 of this guide. If you do not update your coverage within 30 days of the qualifying event, you must wait until the next annual open enrollment period to update your coverage.

When making changes, be prepared to show documentation of the event such as a marriage license, birth certificate or divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

How Can I Enroll?

Enrollment is easy when you log into Empyrean. Login information is located on page 4 of this document.



Medical Plan Choices

Cigna | HMO Plan

With the HMO plan, you must choose a primary care physician (PCP) or medical group within the network. All of your care must be directed through your PCP or medical group. Any specialty care you need will be coordinated through your PCP and will generally require a referral or authorization. You will receive benefits only if you use the doctors, clinics, and hospitals that belong to the medical group in which you are enrolled, except in the case of an emergency.

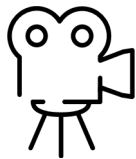
Cigna | PPO Plan

The PPO plan allows you to direct your own care. If you receive care from a physician who is a member of the network, a greater percentage of the entire cost will be paid by the insurance plan. However, you are not limited to the physicians within the network and you may self-refer to specialists. If you obtain services using a non-network provider, please note that you will be responsible for the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

Finding a Medical Provider

Go to www.mycignacom.

- **HMO:** Refer to the “Cigna HMO—Southern CA” network
- **PPO:** Refer to the “Cigna PPO—Open Access Plus” network



Educational Video

Health Insurance Terms

<http://video.burnhambenefits.com/terms>

Summary of Benefits and Coverage

Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about your health plan’s benefits and coverage, referred to as a Summary of Benefits and Coverage (SBC). This guide is designed to help you understand the medical plan options offered to you by the City of Laguna Beach. Please refer to the SBC and carrier contracts provided by Cigna for additional plan details.



Wellness Tools and Resources

The MotivateMe program, administered by Cigna, gives you the opportunity to earn financial rewards for healthy actions. The goal is to keep you motivated to get your annual checkup, know your key health numbers and, ultimately, take control of your health!

Getting started is easy, visit www.mycigna.com and select “Incentive Awards Program” to:

- Find detailed instructions on how to get started
- View a list of eligible goals and matching rewards
- Check and track your completed goals and earned rewards



Medical Plan Highlights

Plan Name	Cigna HMO	Cigna PPO	
Network Name	Cigna HMO	Cigna PPO	Non-Network
Plan Differences			
Employee Premiums	\$	\$\$	
Employee Cost Sharing	Contribution, Copay	Contribution, Deductible, Copay, Coinsurance	
Network - Network Size - In-Network Benefits - Non-Network Benefits	★★ ✓	★★★ ✓ ✓	
Access to Providers	Managed by Your PCP	Managed by You	
Health Benefits			
Lifetime Maximum Benefit	Unlimited	Unlimited	
Calendar Year Deductible - Individual - Family	\$0 \$0	\$300 \$600	\$300 \$600
Out-of-Pocket Maximum - Individual - Family	\$1,000 \$2,000	\$2,000 \$4,000	\$5,000 \$10,000
Coinsurance (Plan Pays)	100%	90%	70%
Office Visit Copay - Preventive Care - Primary Care Physician - Specialist - Urgent Care - Telehealth Virtual Visits	No Charge \$5 Copay \$5 Copay \$15 Copay \$5 Copay	No Charge \$10 Copay \$10 Copay \$15 Copay \$10 Copay	Deductible, 30% Deductible, 30% Deductible, 30% \$15 Copay Not Covered
Hospitalization - Inpatient - Outpatient Surgery	No Charge No Charge	Deductible, 10% Deductible, 10%	Deductible, 30% Deductible, 30%
Lab and X-Ray - Diagnostic - Complex	No Charge No Charge	Deductible, 10% Deductible, 10%	Deductible, 30% Deductible, 30%
Emergency Services	\$50 Copay Waived if Admitted	\$100 Copay Waived if Admitted	
Ambulance	No Charge	Deductible, 10%	
Chiropractic	\$5 Copay Max 30 Visits/Year	\$10 Copay	Deductible, 30% Max 30 Visits/Year

Plan limitations may apply. Please see your Summary of Benefits Coverage for full details



Mental Health Resources

Cigna | Mental Health Benefits

Our medical insurance provider is ready to help you get the support you need. With Cigna’s network of Behavioral Health providers (therapists, psychologists, psychiatrists), you can access your covered mental health benefits for short or long-term issues.

Medical Plan	Outpatient Mental Health Visits	Inpatient Mental Health	Virtual Mental Health Visits
Cigna HMO	\$5 Copay	No Charge	Through MDLIVE, you can receive behavioral and mental health virtual care for those times you’d like to seek counseling from the comfort of your home. www.mdliveforcigna.com
Cigna PPO	\$10 Copay	Deductible, 30%	

Cigna | Employee Assistance Program

This coverage is provided by the City of Laguna Beach at no cost to you

The Employee Assistance Program (EAP) provides you and your household members with free, confidential assistance to help with problems that may interfere with work or family responsibilities.

EAP Services

- 24/7 phone consultations with licensed mental health professionals and referrals to supportive resources
- Up to 8 face-to-face counseling sessions per issue per year for you and your household members
- Online programs to offer something different that traditional counseling
- Access to quick and confidential help from legal and financial experts

Accessing the EAP

Call (877) 622-4327 or visit
www.mycigna.com
(Employer ID: lagunabeach)

The EAP can help with the following issues:



Stress, Anxiety or Depression



Relationship Issues



Grief and Loss



Legal Assistance



Financial Services and Referrals



Childcare Resources and Referrals



Senior Care



Pet Care



Identity Theft



and More!



Prescription Drugs

The Cigna medical plans include prescription drug coverage for you and your covered dependents.

Retail Pharmacy

Use a retail pharmacy to fill prescriptions for acute conditions (conditions that do not require the medication to be taken on a regular basis). At a participating pharmacy, you will receive up to a 30 day supply of your prescriptions.

Mail Order Pharmacy - Maintenance Medication

You could pay less for the same medication when you use the mail order pharmacy. The mail order pharmacy is a fast, easy and convenient way to save time and money on your maintenance medications (drugs that you need to take regularly). You can order additional supplies of medication at a discount. See below for details!



Plan Name	Cigna HMO	Cigna PPO	
Network Name	Cigna HMO	Cigna PPO	Non-Network
Deductible	\$0	\$0	\$0
Retail Pharmacy			
Tier 1 (Generic)	\$5 Copay	\$5 Copay	50% Max \$150 Copay
Tier 2 (Preferred Brand)	\$10 Copay	\$10 Copay	50% Max \$150 Copay
Tier 3 (Non-Preferred Brand)	\$25 Copay	\$25 Copay	50% Max \$150 Copay
Tier 4 (Specialty)	20% Max \$10 Copay	20% Max \$150 Copay	50% Max \$150 Copay
Supply Limit	30 Days	30 Days	30 Days
Mail Order Pharmacy			
Tier 1 (Generic)	\$10 Copay	\$10 Copay	Not Covered
Tier 2 (Preferred Brand)	\$20 Copay	\$20 Copay	Not Covered
Tier 3 (Non-Preferred Brand)	\$50 Copay	\$50 Copay	Not Covered
Tier 4 (Specialty)	20% Max \$100 Copay	20% Max \$150 Copay	Not Covered
Supply Limit	90 Days	90 Days	N/A

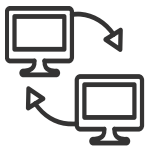
Pharmacy Tips

Use generic and over the counter drugs when available.

The best way to save on prescriptions is to use generic or over the counter medications as opposed to brand name drugs. Generic drugs must use the same active ingredients as the brand name version of the drug. A generic drug must also meet the same quality and safety standards.

Use the mail order benefit for maintenance medications

To save money and time, consider using the mail order pharmacy to fill your maintenance medications.

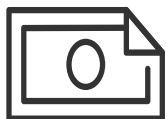


Telehealth Virtual Visits

The Care you Need— When you Need it

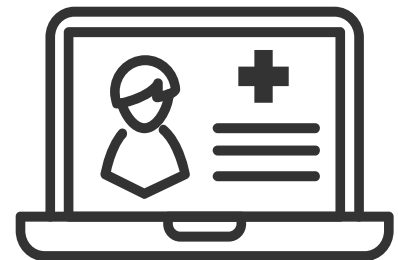
When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now you don't have to.

MDLIVE virtual visits allow you to see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. This service is part of your health benefits offered through Cigna.



Costs
HMO: \$5
PPO: \$10

Good For	Not Good For
<ul style="list-style-type: none">• Colds, fever, and flu• Allergies• Sore Throat• Headache• Stomach Ache• and more!	<ul style="list-style-type: none">• Anything that requires a hands-on exam• Anything requiring a test• Cancer or other complex conditions• Chronic conditions• Sprains, broken bones, or injuries requiring bandaging



Accessing MDLIVE

Signing up is quick, easy, and free to do. Be sure to enter your insurance information since MDLIVE is a covered benefit under our Cigna plans.

www.mdliveforcigna.com

Here's How it Works:

Connecting to a US board certified doctor with your computer, phone, or mobile device is easy!



Sign up online to use MDLIVE day, night, weekends, and holidays



Click on your selected doctor to review your health issues



The doctor will review your health history, answer questions, assess your condition and even prescribe medications if needed



Dental Plan Choices

Delta Dental | DHMO Plan

This plan requires you to select a general dentist who is a member of the network to provide your dental care. You will contact your general dentist for all of your dental needs, such as routine check-ups and emergency situations. If specialty care is needed, your general dentist will provide the necessary referral. For covered procedures, you'll pay the pre-set copay or coinsurance fee described in your DHMO plan booklet. Please keep a copy of your booklet to refer to when utilizing your dental care. This will show the applicable copays that apply to all of the dental services that are covered under this plan.

Delta Dental | PPO Plan

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental network. When you utilize a network dentist, your out-of-pocket expenses will be less, however, you will usually pay the lowest amount for services when you visit a PPO dentist. If you obtain services using a non-network dentist, you will be responsible for the difference between the covered amount and the actual charges and you may be responsible for filing claims. The chart below provides a high-level overview of your dental plan.

Plan Name	Delta Dental DHMO	Delta Dental PPO	
Network Name	DeltaCare USA	DPPO	Non-Network
Dental Benefits			
Calendar Year Maximum Benefit	Unlimited	\$2,000	
Annual Deductible - Individual - Family	\$0 \$0	\$25 \$75	
Preventive Services	No Charge for Most Services	No Charge	No Charge*
Basic Services	Copays Apply	Deductible, 20%	Deductible, 20%*
Major Services	Copays Apply	Deductible, 50%	Deductible, 50%*
Orthodontia - Child - Adult	\$1,700 \$1,900	50% / \$1,500 Lifetime Benefit Maximum 50% / \$1,500 Lifetime Benefit Maximum	

*Dentists who are out-of-network have not agreed to pricing, and may bill you for the difference between what Delta Dental pays them and what the dentist usually charges.

Note:

We strongly recommend you ask your dentist for a predetermination if total charges are expected to exceed \$300. Predetermination enables you and your dentist to know in advance what the payment will be for any service that may be in question.

Finding a Dental Provider

Go to www.deltadentalins.com.

- DHMO: Refer to the "DeltaCare USA" network
- PPO: Refer to the "Delta Dental PPO" network

Cigna | Exam-Only Plan

This coverage is provided by City of Laguna Beach at no cost to you

If you are enrolled in a Cigna medical plan, you are automatically provided the Cigna Exam-Only Vision plan to receive your annual vision exam at participating Cigna providers.

VSP | Voluntary PPO

City of Laguna Beach provides vision coverage through VSP. You can see a VSP in-network provider or an out-of-network provider, however, your costs will be lower if you visit an in-network provider. If you visit an in-network provider you will be responsible for a copayment at the time of your service. If you receive services from an out-of-network doctor, you will pay all costs at the time of service and submit a claim for reimbursement.

Plan Name	Cigna Exam-Only Plan		VSP Voluntary PPO	
	Cigna Vision	Non-Network	VSP Choice	Non-Network
Vision Benefits				
Examination (Every 12 Months)	No Charge	Up to \$45	\$10 Copay	Up to \$45
Lenses (Every 12 Months) - Single Vision - Bifocal - Trifocal	Not Covered	Not Covered	\$25 Copay \$25 Copay \$25 Copay	Up to \$30 Up to \$50 Up to \$65
Frames (Every 24 Months)			\$130 Benefit, \$150 Featured Frames	Up to \$70
Contact Lenses (Every 12 Months) - Cosmetic / Elective			(in lieu of frames and lenses)	
			\$130 Benefit	Up to \$105

Finding a Vision Provider

- Cigna: Go to www.mycigna.com - Refer to the “Cigna Vision” network
- VSP: Go to www.vsp.com - Refer to the “VSP Choice” network

VSP has the largest network of private-practice eye care doctors in the industry. VSP’s network includes 50,000 access points nationwide. VSP also contracts with Costco Optical, Visionworks, and other affiliate retail providers. Please note, benefits may vary at affiliate locations.



Additional Discounts Available on the Voluntary VSP Plan

- **Glasses and Sunglasses:** Receive a 20% savings on additional glasses and sunglasses, including lens enhancements from the same VSP provider on the same day as your vision exam. Or receive a 20% discount from any VSP provider within 12 months of your last exam.
- **Retinal Screening:** Pay no more than a \$39 copay on routine retinal screening as an enhancement to an exam.
- **Laser Vision Correction:** Receive an average of 15% off the regular price or 5% off the promotional price, available from contracted facilities. After surgery, use your frame allowance (if eligible) to purchase sunglasses from any VSP doctor.



Life/AD&D

It's never fun to discuss life insurance. But you probably know that life insurance is something that you need to protect your loved ones in the event of your death. Things like funeral expenses, debt, and the cost of living, can all add up. Fortunately, life insurance can help lessen the financial burden and provide coverage to help pay for these types of expenses.

Cigna/NY Life | Basic Life and AD&D

This coverage is provided by City of Laguna Beach at no cost to you

Life insurance protects your family or other beneficiaries in the event of your death while you are still actively employed with the company.

Accidental Death and Dismemberment (AD&D) coverage provides an additional benefit to your beneficiary if your death is due to a covered accident or injury.

Life benefits will reduce by certain percentages as you age, and will terminate when you leave the company or retire. You may have options to continue coverage if applied for within 31 days of your termination of employment.

Basic Life and AD&D

\$50,000



Choosing a Beneficiary

A beneficiary is a person or entity who you designate to receive your death benefits. Choosing a beneficiary and keeping your beneficiary up-to-date is an essential part of owning life insurance. Please remember to review your beneficiary designation as new situations arise, such as the birth or adoption of a child, marriage, or divorce. You may login to Empyrean to change your beneficiary as needed.

Cigna/NY Life | Voluntary Life and AD&D

In addition to the company provided Basic Life and AD&D benefits, you may elect to purchase additional Term Life and AD&D insurance at discounted group rates provided by Cigna/Ny Life. You pay for this coverage with after-tax dollars through convenient payroll deductions.

Voluntary Life and AD&D

Employee

You may purchase coverage for yourself in increments of \$10,000 up to a maximum benefit of \$500,000

Spouse or Domestic Partner

If you buy coverage for yourself, you may also purchase coverage for your eligible spouse or domestic partner - benefits for your spouse or domestic partner are available in increments of \$5,000 up to a maximum benefit of \$250,000

Child(ren)

If you buy coverage for yourself, you may also purchase coverage for your eligible dependent child(ren) - benefits for your child(ren) are available in increments of \$2,000 up to \$10,000 (6 months to 25 years if F/T student), or \$500 (birth to 6 months)

Life benefits will reduce by certain percentages as you age, and will terminate when you leave the company or retire. You may have options to continue coverage if applied for within 31 days of your termination of employment.

Guarantee Issue

Guarantee issue is a pre-approved amount of coverage that does not require you to provide proof of good health, and is available to you during your initial eligibility period (upon hire). Guarantee issue is available in the following amounts:

- **Employee:** \$150,000
- **Spouse or Domestic Partner:** \$30,000
- **Child(ren):** Entire benefit amount

To provide proof of good health, you will be asked to complete a health questionnaire (Evidence of Insurability) and are subject to insurance carrier approval. Cigna may approve or decline coverage based on a review of your health history.



Disability

If you are unable to work due to an illness or injury, our disability plans will work together to provide a source of income to meet your needs. Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Cigna/NY Life | Voluntary Short Term Disability

City of Laguna Beach offers you the opportunity to purchase Short Term Disability (STD) to provide income replacement if you become disabled due to accident, sickness, or pregnancy.

Short Term Disability	Benefit
Benefit Percentage	60%
Weekly Benefit Maximum	\$1,500
When Benefits Begin	Day 15 for Accident, Illness, or Pregnancy
Maximum Benefit Duration	8 weeks or until you no longer qualify for benefits, whichever occurs first

Cigna/NY Life | Long Term Disability

This coverage is provided by City of Laguna Beach at no cost to you

City of Laguna Beach offers you Long Term Disability (LTD) to provide income replacement if you become disabled for an extended period of time.

Long Term Disability	Benefit
Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
When Benefit Begin	61st Day
Maximum Benefit Duration	To the later of Social Security Normal Retirement Age or age 65

Cignasurance

Find peace of mind in knowing your loved ones will have the support they need following a loss. Payment amounts from Cigna Group Life or Personal Accident programs over \$5,000 are deposited into an account that acts like a checking account and accrues interest. Cigna will send a package of information about the account as well as other valuable programs to help Life and Accident beneficiaries cope during a difficult time.





Flexible Spending Accounts

FSA Plan Year: January 1 - December 31

Flexible Spending Accounts (FSAs) are special tax-advantaged accounts used to pay for eligible out-of-pocket health care and dependent care expenses. If elected, your account(s) will be funded with tax-free dollars using convenient payroll deductions. Only expenses for services incurred during the plan year are eligible for reimbursement from your accounts. If you are using your debit card, you must save your receipts, just in case Sheakley needs a copy for verification. Also, all receipts should be itemized to reflect what product or service was purchased. Credit card receipts are not sufficient per IRS guidelines.

Sheakley | Health Care FSA

This plan is used to pay for expenses not covered under your health plans, such as deductibles, coinsurance, copays and expenses that exceed plan limits. Employees may defer up to \$3,050 pre-tax per year. Eligible expenses include:



Coinsurance,
Copays and
Deductibles



Medical and
Prescriptions



Dental
and
Orthodontia



Eye Exams,
Eyeglasses and
Lasik Eye
Surgery

Go to www.fsastore.com to shop for FSA-eligible products, and for a list of eligible expenses.

Sheakley | Dependent Care FSA

This plan is used to pay for eligible expenses you incur for child care, or for the care of a disabled dependent, while you work. Employees may defer up to \$5,000 pre-tax per year. Eligible expenses include:



Licensed nursery schools,
qualified childcare centers,
after school programs,
summer camps (under age
13), preschool



Adult daycare facilities



Important FSA Rules

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Health Care FSA

Up to \$610 of any unspent funds remaining in your account at the end of the plan year will carry-over to the next plan year, and unspent funds above \$610 will be forfeited.

Dependent Care FSA

Unused funds will NOT be returned to you or carried over to the following year. You must incur claims by December 31st of each plan year.

Tip!

If you are unable to estimate your health care and dependent care expenses accurately, it is better to be conservative and underestimate rather than overestimate your expenses.



Educational Video

Flexible Spending Accounts

<http://video.burnhambenefits.com/fsa/>



Travel Assistance

Cigna | Secure Travel

This coverage is provided by City of Laguna Beach at no cost to you

Take advantage of a worldwide travel assistance program including pre-trip planning, help while travelling and emergency support for trips more than 100 miles from home.

Accessing Travel Assistance

For assistance anywhere in the world, call (888) 226-4567 (U.S. and Canada) or (202) 331-7635. Please indicate that you are a member of the Cigna Secure Travel program and group #57.



Financial Wellness Program

Cigna | My Secure Advantage

This coverage is provided by City of Laguna Beach at no cost to you

A full-service financial wellness program that offers solutions to all types of personal financial challenges.

Features:

- You and members of your household can work with a Money Coach for 30 days at no additional cost to you. Your Money Coach can help you handle any and every type of financial challenge, including but not limited to: basic money management, getting out of debt, saving for college or retirement, purchasing a home, marriage or divorce, loss of income, death in the family, and more.
- Through an easy-to-use online portal, you can communicate with your Money Coach, view educational webinars, and access a library of financial tools, forms, and tips.
- If you would like to continue working with your Money Coach after the first 30-day coaching period you may do so on a self-pay basis of \$39.95 per month.
- Create and execute state-specific wills, powers of attorney and a variety of other important legal documents online, and use your legal consultation benefits to obtain a qualified attorney's review.
- Identity theft protection includes a fraud resolution kit and free 30-minute consultation with a Fraud Resolution Specialist for victims of identity theft or to learn how to better protect yourself from identity theft.

For More Information

You can access MSA at (888) 724-2262 Mon-Fri from 9:00 am to 11:00 pm ET (6:00 am to 8:00 pm PT) to speak to a representative or visit www.cigna.mysecureadvantage.com.



ID Theft

Cigna | Identity Theft

Identity theft can be emotionally devastating and take years to resolve without help from an experienced professional. Replacing documents, cutting through red tape, and untangling fraud is daunting. With this benefit, restoration takes place quickly and effectively, giving you peace of mind.

This benefit, offered through Cigna, includes:

- 24/7/365 support from a team of experts
- Education on how to identify and avoid identity theft before it happens
- Guidance to help you replace credit cards, a driver's license, Social Security card, passport, etc.
- Help to complete an identity theft affidavit and cancel lost credit cards
- Assistance with understanding your credit
- Help with emergencies while traveling, including translation services with local authorities, filing a police report, and emergency message relay



Will Prep

Cigna | Will Preparation Services

Advance planning helps to ease the burden on your family in the event of your death. Cigna's Will Center is a helpful tool that can make the planning process easier for you.

Once you are registered on the site, you can:

- Access tools and resources to help you plan and learn more about will preparation, estate planning, and funeral planning
- Create state-specific legal documents, such as your will, power of attorney, medical treatment authorization and more
- Manage and store your important documents



Accidental Injury

Cigna | Accidental Injury

Cigna Accidental Injury insurance will pay you a benefit to help cover your out-of-pocket medical costs if you suffer an off-the job covered injury or if you undergo medical treatments or care resulting from a covered accident. For covered accidental injuries, fixed benefits are paid directly to you, regardless of any other coverage.

Benefits are paid according to a fixed schedule that includes benefits for initial/emergency care, hospitalization benefits, fractures and dislocations, lacerations, coma, follow-up care, and more. An accidental death and dismemberment (AD&D) benefit is also included and pays a benefit if a covered accident results in loss of life or dismemberment.

This policy is portable, which means that you can keep the coverage should you change jobs or retire, with no increase in premiums. This plan is offered to you, your spouse/domestic partner, and/or your children ranging in age from birth to age 26.

For More Information
Contact the Human Resources Department



Hospital Indemnity

Cigna | Hospital Indemnity

Cigna Hospital Indemnity insurance is designed to provide financial protection for covered individuals by paying a lump sum benefit of \$1,000, once every 90 days if you are admitted to the hospital, as well as a \$100 daily benefit for days spent confined, up to 30 days (one benefit every 90 days). For days spent in the ICU, the benefit is \$200 per day, up to 30 days (one benefit every 90 days). There are also benefits for chronic condition admissions, and observation stays. There are no pre-existing condition limitations. Benefits are paid directly to the insured and do not coordinate with any other benefit payments.

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Critical Illness and Cancer

Cigna | Critical Illness and Cancer

Cigna Critical Illness insurance can help you protect yourself and your family from the unexpected cost of fighting a life-threatening illness. You'll receive a lump-sum cash payment upon diagnosis of a covered condition such as heart attack, stroke, kidney failure, cancer and more. You can elect \$10,000, \$20,000, or \$30,000 of coverage with no medical questions for yourself, your spouse, and child(ren). There are no pre-existing condition limitations on this plan. This plan also has an annual wellness benefit of \$50 for completing certain screening exams and immunizations.

For More Information
Contact the Human Resources Department





Annual Notices

City of Laguna Beach plans are partially arranged by the City of Laguna Beach and governed by its plan rules and documents. ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. City of Laguna Beach distributes annual notices to new-hires, and each year during open enrollment. You may also request a copy by contacting the Human Resources Department, or download a copy from Empyrean.

The following are a list of Annual Notices:

- **Medicare Part D Notice of Creditable Coverage:** Plans are required to provide each covered participant and dependent a Certificate of Creditable Coverage to qualify for enrollment in Medicare Part D prescription drug coverage when qualified without a penalty.
- **HIPAA Notice of Privacy Practices:** This notice is intended to inform employees of the privacy practices followed by City of Laguna Beach's group health plan. It also explains the federal privacy rights afforded to you and the members of your family as plan participants covered under a group plan.
- **Women's Health and Cancer Rights Act (WHCRA):** This act contains important protections for breast cancer patients who choose breast reconstruction with a mastectomy.
- **Newborns' and Mothers' Health Protection Act:** This act affects the amount of time a mother and her newborn child are covered for a hospital stay following childbirth.
- **Special Enrollment Rights:** Plan participants are entitled to certain special enrollment rights outside of the City of Laguna Beach's open enrollment period. This notice provides information on special enrollment periods for loss of prior coverage or the addition of a new dependent.
- **Medicaid & Children's Health Insurance Program:** Some states offer premium assistance programs for those who are eligible for health coverage from their employers, but are unable to afford the premiums. This notice provides information on how to determine if your state offers a premium assistance program.
- **Summary of Benefits and Coverage (SBC):** Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about your health plan's benefits and coverage.



ACA

The Affordable Care Act (ACA)'s penalty for not having health coverage (known as the individual mandate) has been eliminated. However, if you are a taxpayer in California, Massachusetts, New Jersey, Rhode Island, Vermont, or the District of Columbia, you will be required to have health coverage (unless you qualify for an exemption) or pay the penalty for the 2021 tax year - these states have an individual mandate requirement.

You may consider these options below to satisfy this requirement:

- Enroll in a medical plan offered by the City of Laguna Beach or another group medical plan meeting the requirements for minimum essential coverage;
- Purchase coverage through a health insurance marketplace;
- Enroll in coverage through a government-sponsored program if eligible.

If you choose to purchase coverage through the marketplace, because the City of Laguna Beach's medical plans are considered affordable and meet a minimum value under the Affordable Care Act, you may not be eligible for a subsidy, and you may not see lower premiums or out-of-pocket costs through the marketplace. In addition, employer contributions to your medical benefits will be lost, and your portion of medical premiums will no longer be paid via payroll deductions on a pre-tax basis.

For More Information
Go to www.healthcare.gov.



Carrier Contacts

Cigna's Health Advocacy Services

(866) 799-2725 | www.healthadvocate.com/members



Get professional help with a wide range of health care and health insurance challenges, such as finding a doctor, picking a medical plan, understanding test results, locating a nursing home, managing doctors' bills and more. Services are available to the entire family - including parents and parents-in-law. For assistance call (866) 799-2725 24 hours a day, 7 days a week.

If you have additional questions, you may also contact:
Jenna Moore, Human Resources Analyst at 949-497-0313 | jmoore@lagunabeachcity.net

Cigna

Medical

Member Services (800) 244-6224
Mail Order Rx (800) 835-3784
Carrier Website www.mycigna.com

Telemedicine Virtual Visits - MDLIVE

Counselor Services (888) 726-3171
Carrier Website www.mdliveforcigna.com

Employee Assistance Program

Member Services (877) 622-4327
Carrier Website www.mycigna.com
Employer ID: lagunabeach

Vision Exam-Only Plan

Member Services (877) 478-7557
Carrier Website www.mycigna.com

Life/AD&D and Disability

Member Services (800) 362-4462
Carrier Website www.mycigna.com

Delta Dental

Dental

Member Services (800) 422-4234 DHMO
..... (888) 335-8227 PPO
Carrier Website www.deltadentalins.com

VSP

Vision

Member Services (800) 877-7195
Carrier Website www.vsp.com

Sheakley

Flexible Spending Accounts

Member Services (800) 877-6630
Carrier Website www.sheakley.com

Cigna Mobile App

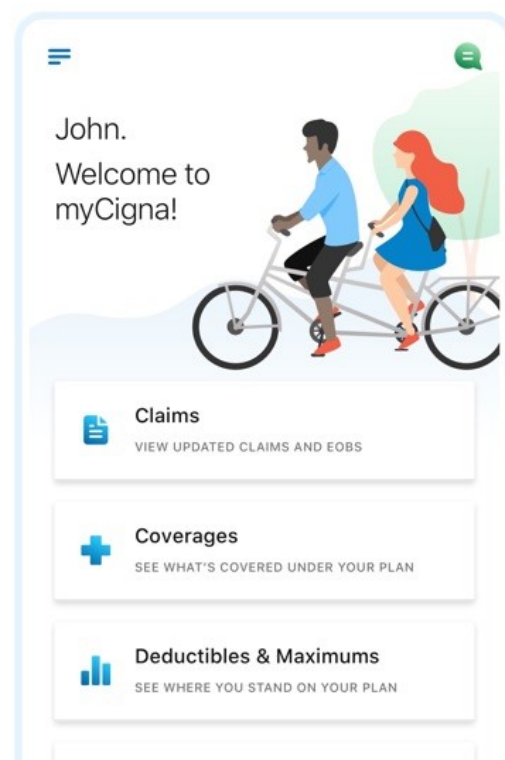
Consider downloading the mobile app offered by Cigna for instant access to your health plan details. The app provides secure member information, anytime, anywhere. Cigna's mobile app is convenient, easy-to-use, and free.

Use the secure member app where you'll have access to:

- Cigna's provider directory
- Cigna's home delivery pharmacy
- Your ID card
- Plan coverage and details
- Claims information
- Deductible expenses
- Account balances
- Medical procedure searches
- And more!

Getting Started:

Download Cigna's mobile app for free on the Apple iTunes App Store or the Android Market. To log-in on your smartphone, you must be registered on their secure member sites and have a user name and password.





2211 Michelson Drive, Suite 1200 | Irvine, California 92612
Telephone: (949) 833-2983 | Fax: (949) 833-9549

Learn more at www.burnhambenefits.com

This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment. Neither is it a legal plan document. If there is a disagreement between this guide and the plan documents, the plan documents will govern.

In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefit program, please contact the Human Resources Department.

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