



2020
Employee
Benefits Guide



CITY OF NEW ORLEANS

Published May 15, 2020

TABLE OF CONTENTS

Understanding Your Benefits	3
Eligibility	4
Wellness Compliance	5
Surcharges	5
Lab Services	5
Medical Benefits	6
Healthcare Premiums	7
Dental Benefits	8
Vision Benefits	9
COBRA Continuation Coverage	10
Virtual Visits	11
Real Appeal	12
Quit For Life Smoking Program	13
Employee Assistance Program	14
Pre-Diabetes/Diabetes Program	15
Flexible Spending Account	16
Voluntary Products	17
Life Insurance	20
Retirement Savings Plans	21
Frequently Asked Questions	22
Contact Information	23

Helpful Terms for Understanding Benefits

Healthcare Summary

The City of New Orleans offers a Healthcare Plan that covers medical, prescription drugs, dental, and vision insurance for employees, retirees, spouses/domestic partners, and dependents. The plan offers in-network benefits, including office visits, preventative care, inpatient & outpatient services, mental health, and emergency services.

Coinsurance

The employee share of the costs of a covered healthcare service calculated as a percent.

Copayment or Copay

A fixed amount of money the employee will pay for a covered doctor and/or dental visit or prescription.

Covered Services

The portion of a medical, vision, and dental expense that the plan has agreed to pay for or reimburse. They include:

- [Doctor's office visits](#)
- [Prescription drugs \(Pharmacy\)](#)
- [Emergency Services](#)
- [Hearing aids](#)
- [Hospital care](#)
- [Lab services](#)
- [Pregnancy care services](#)
- [Outpatient care services](#)
- [Pediatric dental and vision services](#)
- [Rehabilitative services and devices](#)
- [Wellness services](#)
- [Mental health and substance use disorder services](#)

Deductible

The amount the employee will need to pay before the plan will start to pay for covered services.

Network

A group of health care providers and facilities that have a contract with United Healthcare. Using the network may help lower the employee's costs because these providers and facilities have agreed to provide services at a discount. If the employee uses out-of-network providers, the costs may be higher.

Out-of-pocket Limit

The most an employee could pay during a coverage period (usually one year) for their share of the costs of covered services. After an employee meet the limit, the plan will usually pay 100 percent of the allowed amount. The out-of-pocket limit includes all of the employee network payments.

Prescriptions

Medications and drugs prescribed by the doctor. The employee may save money by choosing prescriptions from the lower tiers and signing up for home delivery. Talk to the pharmacist or doctor to learn ways that may help you save.

Preventive Care

Routine health care, including screenings, checkups and patient counseling to prevent or discover illness, disease or other health or dental problems.

ELIGIBILITY

BENEFITS ELIGIBILITY

An employee is eligible for benefits if you are a full-time or a part-time employee working 30 hours per week (FTE .75) or more. Human Resources will briefly explain the benefits during the onboarding/hiring process. Newly hired full-time employees are subject to a waiting period before the healthcare coverage becomes effective.

- Pay grades below 67: **60-day waiting period**
- Pay grades 67 and above: **30-day waiting period**

An employee can enroll for benefits within 30 days of the date when her or she is hired or becomes newly eligible for benefits. Once an employee elects to enroll for benefits, the election remains in effect through the end of the plan year, unless the enrolled employee experiences a qualifying event.

An employee is allowed to cover their legal spouse and dependent children, including adopted children up to age 26 under the city's healthcare plan. Stepchildren may also be covered, as long as the biological parent remains on the healthcare plan.

Disabled adult children can remain on their parent's healthcare plan after age 26 if the appropriate documentation is provided to the Benefits division prior to the dependent turning age 26.

Changes to the election may be made during the annual Open Enrollment period for benefits starting January 1 of the following year.

DEPENDENT ELIGIBILITY VERIFICATION

Employees electing benefits coverage will be required to supply documentation to verify dependent eligibility. ***Failure to provide required information in a timely manner will result in forfeiture of coverage for the duration of the current plan year.***

REQUIRED DOCUMENTS FOR DEPENDENTS

- Original Marriage License/Domestic Partnership Certificate

- Original Birth Certificate (English translation) or Birth Letter (Newborns Only)
- Original Social Security Card
- Adoption Placement/Court Orders
- Temporary Guardianship Written Document
- Legal Guardianship Documents
- **For Dependent Children Over 26 Years of Age:** Disabled Dependent Child Written Physician's Statement

BE PREPARED

Here are some tips to ensure that you make the best choices for yourself and your family.

- Read through this benefit guide with your spouse/domestic partner (if applicable) and write down any questions you may have.
- If you are adding dependents to your plan, you must provide originals of all required documentation within 30 days of hire in order to complete the enrollment.

QUALIFYING EVENTS

The employee can only change their benefit elections during the plan year if there is a major change/qualifying event in the family status due to:

- Marriage
- Divorce
- Birth/Adoption of a child
- Change in work status
- Termination/Commencement of employment
- Loss of a dependent
- Medicaid eligibility

The employee must notify the Benefits Division within 30 days of a Qualifying Event in order to change your benefit election. If you do not notify the Benefits Division within the 30-day time period, the employee will be unable to make a change until the next Open Enrollment.

Declining Coverage

City employees that decide not to participate in the healthcare plan at the time of hire, must decline coverage in the ADP system, complete a **Declination of Healthcare Coverage Form** and return it to your Human Resources Manager. These employees must wait until the next Open Enrollment period for the next eligible time to enroll for the following year. Employees who do not wish to be enrolled into the city's healthcare plan must decline coverage for each year.

WELLNESS COMPLIANCE

WELLNESS CREDIT COMPLIANCE

The City's Healthcare Plan focuses on employee wellness. To promote wellness, the healthcare plan provides premium discounts known as wellness credits, for those who complete the specified wellness activities described in the Wellness Credit Compliance section. Completion of all wellness activities are mandatory to receive the wellness credit and pay the reduced premium amount (compliant contribution) indicated on the rate sheet and should be completed by each adult plan member (an employee and his/her covered spouse or domestic partner). Wellness program participation is not required by covered children, including adult children up to age 26.

Wellness Compliance Requirements:

- Annual Wellness Exam
- UHC Rally Health Survey at www.myuhc.com

Both requirements must be completed to receive the Wellness credit for the following year. Failure to complete the wellness compliance requirements will result in premium surcharges of up to \$30 per month.

SURCHARGES

MEDICAL PREMIUM SURCHARGES

EMPLOYEE SURCHARGE

All employees enrolled in the City of New Orleans healthcare plan are required to complete the wellness compliance requirements each year by having an Annual Wellness Exam and completing the UHC Rally survey online at www.myuhc.com. Failure to complete both will result in a surcharge of \$15 per month for the employee, in addition to the employee's premium for the remainder of the year.

SPOUSAL/DOMESTIC PARTNER SURCHARGE

If the employee enrolls their spouse/domestic partner on their healthcare plan, the spouse/domestic partner will also be required to complete the wellness compliance requirements each year by having an Annual Wellness Visit and completing the UHC Rally Health Survey online at www.myuhc.com. If the employee's spouse/domestic partner fails to complete both wellness compliance requirements, then the employee will incur a surcharge of \$15 per month in addition to the employee's premium for the remainder of the year.

LabCorp and Quest Diagnostic Labs

When obtaining services from a provider in non-emergency situations, please request that your doctor or hospital send the blood work to a *LabCorp or Quest Diagnostic laboratory*. The benefits of using an in-network lab provide lower processing costs.

Your compliance can help control healthcare costs for other employees and the City.

MEDICAL BENEFITS

HEALTHCARE PLAN

DEDUCTIBLE

Employee
Family

IN THE NETWORK

\$750
\$2,250

OUT OF NETWORK

N/A
N/A

OUT-OF-POCKET LIMIT

Employee
Family

IN THE NETWORK

\$4,500
\$13,500

OUT OF NETWORK

N/A
N/A

COVERED SERVICES

Doctors and Specialists

Doctor Visit (Illness or Injury)
Virtual Visit (online)
Specialist Visit

IN THE NETWORK

\$30
\$10
\$45

OUT OF NETWORK

Not Covered
Not Covered
Not Covered

Preventive Care

Screenings & Counseling
Immunizations
Well-Child & Well-Woman Visits
Labs & Imaging Test

IN THE NETWORK

\$0
\$0
\$0
\$0

OUT OF NETWORK

Not Covered
Not Covered
Not Covered
Not Covered

Emergency Care

Urgent Care Visit
Emergency Room
Emergency Transportation

IN THE NETWORK

\$50
\$350
Deductible/Coinsurance

OUT OF NETWORK

Not Covered
Same as Network
Same as Network

Other Care

Mental Health Visit (outpatient)
Mental health Visit (inpatient)
Outpatient Surgery
Hospital Stay Facility Fee

IN THE NETWORK

\$30
Deductible/Coinsurance
Deductible/Coinsurance
Deductible/Coinsurance

OUT OF NETWORK

Not Covered
Not Covered
Not Covered
Not Covered

PRESCRIPTIONS

Retail (up to 31-day supply)

Tier 1
Tier 2
Tier 3

IN THE NETWORK

\$10*
\$35*
\$70*

OUT OF NETWORK

Not Covered
Not Covered
Not Covered

Home Delivery (90-day supply)

Tier 1
Tier 2
Tier 3

IN THE NETWORK

\$30*
\$105*
\$210*

OUT OF NETWORK

Not Covered
Not Covered
Not Covered

This information does not replace the official health plan documents. Please see the official health plan documents for all coverage details, which includes limitations and exclusions. Administrative services provided by United Healthcare Services, Inc. or their allies.

*After Pharmacy Deductible

HEALTH CARE PREMIUMS**Effective January 1, 2020 – December 31, 2020****COMPLIANT / ONE-COMPLIANT / NON-COMPLIANT RATES****(WELLNESS CREDITS DO NOT APPLY TO CHILDREN)**

ACTIVE PARTICIPANTS	Weekly	Bi-Weekly	Monthly	Paid by the City Monthly
Employee Only (compliant)	\$29.22	\$58.44	\$126.62	\$445.41
Employee Only (non-compliant)	\$32.68	\$65.36	\$141.62	\$445.41
Employee & Child(ren) – (compliant)	\$79.43	\$158.86	\$344.20	\$716.33
Employee & Child(ren) – (non-compliant)	\$82.89	\$165.79	\$359.20	\$716.33
Employee & Spouse - (compliant)	\$98.62	\$197.24	\$427.35	\$777.25
Employee & Spouse – (one non-compliant)	\$102.08	\$204.16	\$442.35	\$777.25
Employee & Spouse – (two non-compliant)	\$105.54	\$211.08	\$457.35	\$777.25
Employee & Family – (compliant)	\$116.73	\$233.47	\$505.84	\$1,155.91
Employee & Family – (one non-compliant)	\$120.19	\$240.39	\$520.84	\$1,155.91
Employee & Family – (two non-compliant)	\$123.66	\$247.31	\$535.84	\$1,155.91

DENTAL BENEFITS

Giving you freedom and choice.

An employee can see any dentist they want, anywhere across the country. When an employee chose a dentist that is a part of the plan's large national network, they may receive discounted rates only available to members, as follows:

- Get coverage on hundreds of services **includes crowns, silver fillings, and more.**
- **There's no need to get referrals to see a specialist.**
- Preventive care is covered 100 percent in the network **care includes routine cleaning, fluoride treatments and bitewing x-rays.**
- Extra care during pregnancy **extra dental visits covered during pregnancy and for the first 3 months after birth.¹**
- Oral cancer screening.

How your teeth affect your health.

Gum disease is a painless disease that causes bacteria and toxins to enter your blood, which may also be connected to:

- Diabetes
- Heart disease
- Pregnancy complications
- Respiratory conditions
- Rheumatoid arthritis



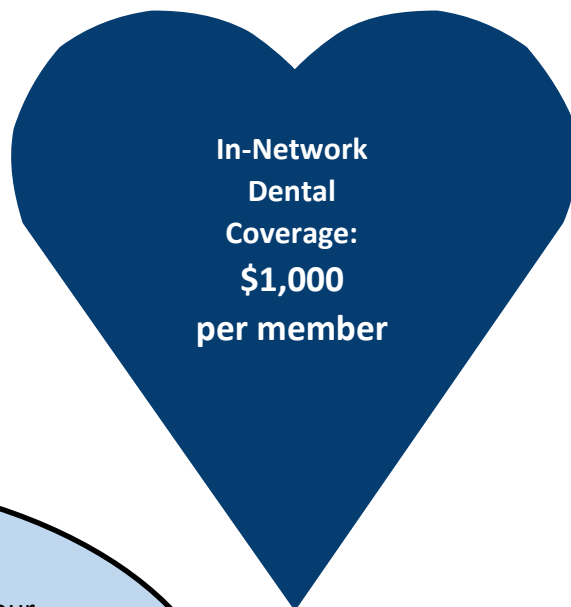
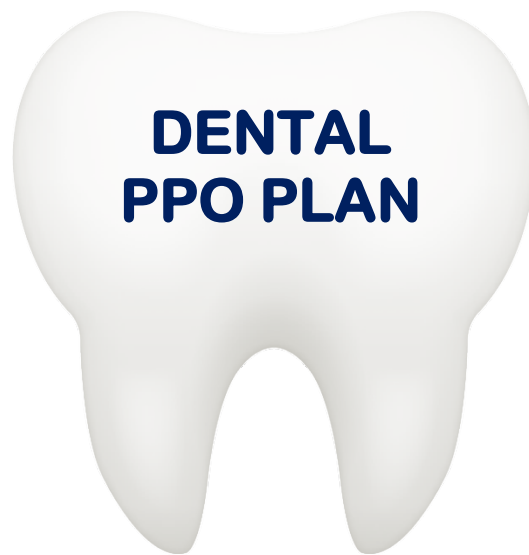
Find a Dentist.

See any dentist and save by using our network.

- The plan has a national network of 100,000+ dentists.*

Find a network dentist at:

welcometouhc.com/dentalppo



¹ This service is not available in all states

² American Dental Association. Mouth Healthy Gum Disease © 2017 American Dental Association, Web.

This information does not replace your official benefit plan documents. Please see your official benefit plan documents for all coverage details, which includes limitations and exclusions. See back page for all legal statements.

Vision Plan

Vision benefits that are easier to see.

Eye health is important to you and your family's overall health. Save on eye care with a Vision Plan. Plan includes:

Eye exam

The plan includes a comprehensive eye exam with a **\$10 co-pay**.

Frame allowance

When the employee uses a network provider, the employee has an allowance they can use to help buy any frames the eye doctor offers.

Contact lenses benefit

Get contact lenses with a fitting. Choose from popular brands, including some that may be fully covered.

Popular lens options

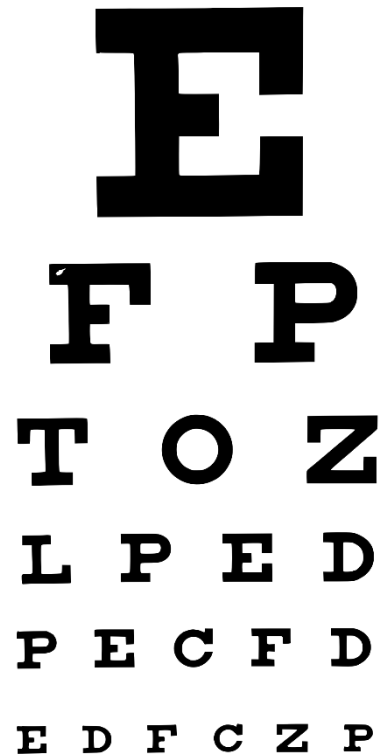
Popular lens options may be available to at a price-protected amount. Plus, standard scratch coating and polycarbonate lenses for dependent children are available at no additional cost.

Additional pairs of glasses

Get a discount of up to 20 percent on additional pairs of eyeglasses, including prescription sunglasses.

Find an eye doctor.

The plan uses Spectera Eyecare Networks, a national network of eye doctors, which includes optometrists and ophthalmologists. Participating locations consists of both private practice and retail settings.



See more savings with these discounts.

Laser vision correction

Save up to 15 percent through the Laser Vision Network or America's nationwide network

Contact lenses

Our goal is to offer the fastest, easiest way to order contact lenses online, while providing a great selection of lenses. One of the ways we do that is by providing you a 10 percent discount on your order.

EYEGLASS WORLD

AMERICA'S BEST
CONTACTS & EYEGLASSES

COSTCO

Walmart
VisionCenter

For Eyes
by GrandVision

¹ Not all providers participate in all plans. Check with your provider before using your benefits.

² Source: myuhcvision.com.

³ hi HealthInnovations® is an affiliate of Unitedhealthcare Insurance Company

COBRA Continuation Coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that requires employers to offer continued health insurance coverage to employees and their dependents whose group health insurance has been terminated. If you are an employee of the City of New Orleans covered by the City’s Healthcare plan, you have the right to choose healthcare continuation coverage if you lose your group coverage due to a reduction in your hours of employment, resignation or termination for reasons other than gross misconduct on your part. You do not have to show that you are insurable to choose continuation coverage. You have sixty **(60)** days after the date you receive initial notice or the date in which your coverage would otherwise terminate, whichever is later, to elect continuation coverage.

If an employee does not elect continuation coverage, the group health insurance benefits will terminate in accordance with the City of New Orleans Healthcare plan contract. Contact your Human Resources Manager for a COBRA Election Form or the Chief Administrative Office – Benefits Administration Division at **(504) 658-8615** for additional information.

The election form along with your premium payment should be completed and returned to the **Chief Administrative Office, Benefits Administration Division, 1300 Perdido Street, Suite 9E06, New Orleans, LA 70112.**

COBRA CONTINUATION COVERAGE RATES EFFECTIVE JANUARY 1, 2020 – DECEMBER 31, 2020	
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PARTICIPANTS	MONTHLY PREMIUMS
Employee Only	\$593.05
Employee & Spouse/Domestic Partner	\$1,245.43
Employee & Child(ren)	\$1,097.16
Employee & Family	\$1,719.87
Child(ren) Only	\$504.11
Spouse/Domestic Partner Only	\$624.21
Spouse/Domestic Partner & Child(ren) Only	\$652.37
RETIREE UNDER 65	
RETIREE UNDER 65	MONTHLY PREMIUMS
Retiree & Spouse/Domestic Partner	\$1,680.50
Spouse/Domestic Partner Only	\$896.13
Child(ren) Only	\$620.88
Spouse/Domestic Partner & Child(ren) Only	\$1,484.06

Get Connected

See a doctor whenever, wherever with

Virtual Visits

GET ACCESS TO CARE 24/7
WITH VIRTUAL VISIT

Virtual Visits are covered under the city's health plan benefits. See a doctor from your mobile device or computer without an appointment. Choose from an AmWell, Doctor on Demand or Teledoc network provider and pay \$10 for the visit (effective Aug. 1, 2019).

To learn more and start a visit, go to myuhc.com/virtualvisits or download the UnitedHealthcare app.

Get care in 20 minutes or less. (Use a Virtual Visit for these minor medical needs.)

Bladder infection/Urinary tract infection

Bronchitis

Cold/flu

Fever

Pinkeye

Rash

Sinus Problems

Sore Throat

Stomach Ache

Tips for Registering:

1. Employees can locate their member ID number on their health plan ID card.
2. Have a credit card/debit card ready to cover the \$10-copay.
3. Choose a pharmacy that is open in case a prescription is given.

Learn more about Virtual Visits at myuhc.com/virtualvisits.

Real Appeal

Real Appeal: Weight Loss Program at No Cost

Did you know the City of New Orleans provides eligible employees access to Real Appeal, an online weight loss program, **at no additional cost** to them? *Real Appeal combines simple steps with personalized tools and ongoing support to help you achieve and maintain your weight loss goals. Real Appeal members who attended 4 or more sessions during the program lost 10 pounds on average. Talk to your doctor before starting any weight loss program.

Become a member for free today enroll.realappeal.com.

Real Appeal members receive:

- Up to a year of support from a **Transformation Coach**.
- 24/7 access to **online tools and dashboards** that help you track your food, activity and weight.
- A **Success Kit** shipped right to your door that includes fitness guides, recipe book, weight scale, workout DVDs and more.



Enroll now at enroll.realappeal.com.

The City of New Orleans encourages each employee to take advantage of this opportunity to focus on your health and well-being.

For more information:

Contact: Breanna Johnson @ 504-658-8615

Answer Center: 1-844-344-REAL (7325)

Website Support: coachinghelp.werally.com/realappeal/s/

Email: Help@realappeal.com

** Real Appeal is available at no additional cost to active employees with our UnitedHealthcare insurance plan, their covered spouses and dependents 18 or over with a BMI of 23 and higher, subject to eligibility.*

Quit For Life[®] Program-Get the support you may need to quit your way.

Most people need help to quit smoking. As part of the UnitedHealthcare plan, this program is available – at no additional cost to the employee. Quit for Life is just like having a coach right at your fingertips.

Online Support – Get access to a website with an Action Plan and Quit Guide to help you beat urges, manage withdrawal symptoms and switch up your habits to avoid tobacco.

Quit for Life mobile app – Get 24/7 urge management support plus on-the-go access to your program. Download through the Apple[®] iTunes[®] App Store[®] or Google Play[™].

Live Tobacco-Free course – Participate in an online quit tobacco course at your own pace as part of your program. Gain the knowledge and skills to help you prepare to quit and stay on track for good.

Support from a Quit Coach[®]

Talk with a coach, who can help you create a personalized Action Plan. Your coach can:

- Create a realistic quit plan.
- Offer quit tips that really work.
- Help you take advantage of complimentary* quit aids, and more.

Quit smoking medication.

You may be eligible for medications to help quit, if you qualify.*

Text2Quit[®] and messages.

Get help when you may need it, including daily tips, encouragement and reminders.

Enroll today. Go to myuhc.com[®] > **Health Resources** and then select the **Quit For Life** tile.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Employee Assistance Program (EAP) is a voluntary work-based program that offers free and confidential assessments, short-term counseling, referrals for long-term counseling and follow-up services to employees who have personal and/or work related challenges at www.liveandworkwell.com (Access Code: **NOLA**). Call us at **1-866-248-4096**, whether you're struggling with grief, starting a new job or just need to sort through your feelings.

Who's eligible to participate? The workforce!

All active employees, spouses/domestic partners, dependents (in household) and all outside agency employees enrolled into the city's healthcare plan. Telephone, online, and face-to-face support available 24/7. Confidential support at no cost to employees. Retirees and their spouses/domestic partners, retiree's widows and dependents are not eligible.

Consultations: No appointments are necessary for online/telephonic services, available 24/7 by phone **1-866-248-4096**. All services are confidential in accordance with federal and state laws. Personal records are never shared with your employer and anyone else without your permission.

Exceptions

- Except when required by law (court order)
- Suspicion of child or elder abuse is reported
- Threat of serious physical harm to any identified victim
- If there is a concern about a member harming himself or herself
- Gravely disabled member to the point of well-being being threatened
- Member gives written consent

Mediation Services include: Child Custody, Collections, Contractual Disputes, Real Estate, and Separation/Divorce.

Financial Services include: Bankruptcy, Budget Management, College Funding, Investment Planning, IRA's, Retirement Planning, Tax Consulting, and Wage Garnishment.

Real people. Real life. Real solutions.

Your Employee Assistance Program

866-248-4096

Or log on to liveandworkwell.com

Access code: NOLA

PRE-DIABETES AND DIABETES MANAGEMENT PROGRAM

The City of New Orleans provides a cost-saving Diabetes Management Plan for employees and their eligible dependents. Using United Healthcare claims data, Pre-Diabetic and Diabetic employees are identified and automatically enrolled. Enrollment is voluntary; meaning that members may opt-out at any time. The benefit of enhancing your healthcare coverage may reduce cost associated with Diabetes-related conditions. Savings on medication and supplies that have been identified as: insulin, oral glycemetic, ACE Inhibitors, Statins (for high cholesterol treatment), and anti-depressants.

GOALS OF THE DIABETES MANAGEMENT PLAN

- Help Diabetics to manage their diabetes better
 - Self-Management Training (Educational and Medical Nutrition Therapy)
 - Diabetic Eye Examinations (Dilated Retinal Exams)
 - Preventive Foot Care
- Lessen risk that Pre-Diabetics become Diabetics

WHAT'S INCLUDED IN THE DIABETES MANAGEMENT PROGRAM

- Diabetes-related doctor checkups every 6 months
- Annual screenings (these screenings do NOT require a copay)
 - LDL cholesterol test
 - Serum creatinine test
 - Retinopathy screening
 - Nephropathy screening
 - 2+ HbA1C test
- Health Actions Portal
 - Gain direct access to an online portal to help monitor your participation criteria.
 - Employees can also contact Health Insight by calling 1-866-944-9001 between 8am and 9pm EST (M-F) for up-to-date information and helpful tools.
- Diabetes Prevention Program at YMCA
 - At no additional cost, employees with Pre-Diabetes are eligible to receive 16 lifestyle intervention sessions to address diet, activity, and behavior modification.

OPTING-OUT OF THE DIABETES MANAGEMENT PLAN

To Opt-out of the Diabetes Management Plan, an employee must complete the **Diabetic Management Plan Waiver** and return it to the City of New Orleans Healthcare Plan. Opting out means you will forfeit your chance to save money.

KNOW YOUR RISK

The inability to manage diabetic conditions may lead to other chronic illnesses. Key risk factors include family history, weight, age, ethnicity, and high blood pressure. Knowing if you are at risk or should be enrolled in the Diabetic Management Program, could help prevent future health conditions. The links below are resources that focus on Heart Health and Type 2 Diabetes Risk Testing. Be sure to talk with a healthcare provider to confirm assessment results.

60-Second Type 2 Diabetes Risk Test: www.diabetes.org Provided by the American Diabetes Association – this quick survey can help determine your chances of having Pre-Diabetes.

American Heart Association – My Life Check® <https://mlc.heart.org/>

High blood pressure is when the force of the blood flowing through the vessels are consistently too high. It can be caused by a number of factors, including being overweight or obese, aging, a high sodium diet, excessive alcohol intake, a sedentary lifestyle, smoking, family history, and more. Are you at risk of high blood pressure? Be sure to talk with a care provider.



FLEXIBLE SPENDING ACCOUNT (FSA)

The City of New Orleans provides its employees with an opportunity to participate in up to three different flexible spending accounts (FSAs) administered through United Healthcare. FSAs allow an employee to set aside a portion of their income, before taxes, to pay for qualified health care, dependent care and/or commuter expenses. Because that portion of the income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Healthcare FSA (Unreimbursed Medical Expenses)

For 2020, an employee may contribute up to \$2,700 to cover qualified deductibles, copays, prescriptions drugs and other out-of-pocket medical, dental, vision, and hearing expenses. The employee will have access to the full annual amount of the healthcare FSA on the first day of the plan year, prior to money being deducted from their paycheck. **You may rollover up to a maximum of \$500 of any unused amount from the current plan year through December 31 of the following year.**

The employee can access your FSA funds through the United Healthcare Access Debit Card or pay out-of-pocket and get reimbursed by submitting a paper Spending Account Claim Form.

Dependent Care FSA

For 2020, an employee may contribute up to \$5,000 annually per household if they are single or married filing joint tax return and \$2,500 if they are married filing separate tax returns (per IRS guidelines). The Dependent Care FSA may be used for eligible child care (children under 13) and adult day care not capable of self-care while you are at work.

Eligible expenses include: Daycare, Summer Day Camps, Babysitting, Before and After School Care, Nursery School, Pre-Kindergarten Expenses, and Elder Care Expenses.

Commuter FSA

For 2020, Commuter FSA includes parking reimbursement and transit/van pool. An employee may contribute up to \$265 per month for parking, and up to \$265 per month for transit/van pool. These elections may be taken on a month-to-month basis.

Please contact the Employee Relations Division - Ms. Rene Hollins at (504) 658-8613 or Zhane' Farbe at (504) 658-8611 for more information.

VOLUNTARY PRODUCT VENDORS

Insurance (Life, Disability, Cancer, etc.)

AFLAC (Home Office)

AFLAC Worldwide Headquarters
1932 Wynnton Road
Columbus, GA 31999
www.aflac.com

Ms. Olivette Lewis (Local Agent)
3520 General DeGaulle, Ste. 4092
New Orleans, LA 70114
(504) 267-7772 (Ofc) / (504) 267-7841 (Fax)
(504) 905-4165 (Cell)
Email: thelewisgroup@yahoo.com
Email: olivetteb_lewis@us.aflac.com

Manhattan Life (Home Office)

Manhattan Life
P O Box 926169
Houston, TX 77092

Customer Care & Claims

(855) 448-6982 (Ofc) / (502) 405-7107 (Fax)

Ricky Memleb (Local Agent)
24071 Spanish Oak Avenue
Ponchatoula, LA 70454
(504) 473-8154 (Ofc) / (985) 340-8103 (Fax)
Email: rickymemleb@gmail.com

Allstate Workplace Division (Home Office)

American Heritage Life Drive
Jacksonville, FL 32224
1-800-348-4489
www.ahlcorp.com

Colonial Life (Home Office)

1200 Colonial Life Blvd.
Columbia, SC 29210
1-800-325-4368
www.coloniallife.com

Colonial Life & Supplemental Ins./Dent-All

4736 W. Napoleon Ave., Ste. 300
Metairie, LA 70001
(504) 457-2010 (Ofc) / (504) 457-2017 (Fax)

Colonial Life & The Standard

Gary McCarthy
(504) 457-2010 ext. 14 (Office)
(504) 616-6258 (Cell)
Email: gary.mccarthy@coloniallife.com
Gary Burke (504) 457-2010
Email: gburkeinsurance@aol.com
Jack Beck (504) 236-7226 (Cell)
Email: johnb391@yahoo.com

Dent-All

www.louisianadentalplan.com

Liberty National Life Insurance Company

3421 N. Causeway Blvd., Ste. 500
Metairie, LA 70002
(504) 371-5836 (Ofc) / (504) 304-1236 (Fax)

Larry McDaniel (337) 224-5766 (Cell)
Email: lmcdaniel@libnat.com
Phillip Wegmann (504) 756-3576 (Cell)
Email: wegmannphillip@libnat.com
Johnny Barlow (504) 669-0825
Email: jnbarlow@yahoo.com

New York Life Insurance Co. (Local)

Mark Duffy
Alicia Near (985) 966-7939 (Cell)
Violet Ertel (504) 258-4466 (Cell)
639 Loyola Ave., Suite 1900
New Orleans, LA 70113
(504) 569-0552 (Ofc) / (504) 569-0578 (Fax)
Email: mduffy@ft.newyorklife.com
Email: anear@ft.newyorklife.com
Email: vertel@ft.newyorklife.com

New York Life Insurance Company

51 Madison Avenue (Home Office)
New York, NY 10010
1-800-710-7945
1-800-695-1314
www.newyorklife.com

VOLUNTARY PRODUCT VENDORS

Insurance (Life, Disability, Cancer, etc.)

American Heritage Insurance / Allstate
All State Workplace Division (**Home Office**)
1776 American Heritage Life Drive
Jacksonville, FL 32224
1-800-348-4489
www.ahlcorp.com

Warren Benoit, President (Local Agent)
Kelly Boswell, Administrative Assistant
Benoit and Associates
3645 Williams Blvd, Ste 101
Kenner, LA 70065
(800) 443-5694 (Office) or
(504) 443-5422 ext.10 (Office)
(504) 443-6004 (Fax)
Email: kelly@benoitandassociates.com
www.benoitandassociates.com

Transamerica
Transamerica Worksite Marketing (**Home Ofc**)
P O Box 8063
Little Rock, AR 72203-8063

Customer Service: 1-800-322-0426
Claims: 1-800-251-7254
Claims Fax: 1-866-945-8706
www.transamericaemployeebenefits.com

Brenda Gaines (Local Agent)
Gaines & Associates
504-242-1025 (Cell)

For Legal Services

Legal Shield
P.O. Box 1379
Ada, OK 74821-0145

Olivette Lewis (**Servicing Agent**)
3520 General DeGaulle Ste. 4092
New Orleans, LA 70114
(504) 267-7772 (Office)
(504) 905-4165 (Cell)
(504) 267-7841 (Fax)
Email: thelewisgroup@yahoo.com

Melony Davis-Knab (**Servicing Agent**)
210 south Range
Denham Springs, LA 70726
(225) 503-9139 (Office)
(225) 302-4034 (Cell)
(225) 667-4987 (Fax)
Email: Melony@KnabConsultingGroup.com

VOLUNTARY PRODUCT VENDORS

457 Deferred Compensation Plans

AXA Equitable Life Insurance (Home Office)

Equi Vest Headquarters

1-800-628-6673

Deferred Compensation

1-800-628-7789

www.equitable.com

Johnny J. George (Local Agent)

1100 Poydras Street, Ste. 2000

New Orleans, LA 70112

(504) 524-8771 ext. 4 (Office)

(504) 218-1137 (Direct Office Line)

(504) 586-8248 (Fax)

johnny.george@axa-advisors.com

www.johnnygeorge.net

Nationwide Retirement Solutions

P.O. Box 182797 (Home Office)

Columbus, OH 43218-2797

1-877-677-3678 (Office)

1-877-677-4329 (Fax)

Internal Retirement Specialists

1-888-401-5272

www.nrsforu.com

David G. Miller, M Ed. (Local Agent)

(985) 438-1514 (Office)

(504) 541-0967 (Fax)

Email: milld30@nationwide.com

Valic Financial Advisors, Inc.

Mailing Address

AIG Retirement Services

Document Control and Client Services

P O Box 15648

Amarillo, TX 79105-5648

1-800-448-2542 (Office)

1-877-202-0187 (Fax)

www.valic.com

Branch Office

AIG Retirement Services

Louisiana District Office

8545 United Plaza Blvd, Ste. 220

Baton Rouge, LA 70809

Office: (225) 201-1009

Scot Dubuisson (Local Agent)

(225) 201-1009 (Ofc)

(985) 290-7030 (cell)

(225) 201-1019 (fax)

Email: scot.dubuisson@valic.com

GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE PLAN

Basic Life Insurance / AD&D Coverage

The City of New Orleans insures all full-time employees through a Life Insurance and Accidental Death and Dismemberment Plan. The maximum benefit is \$25,000 for all full-time employees (30 hours or more) of active employment. There is no waiting period and the City pays 100% of the cost. Coverage is not available on spouses and dependents.

This policy is portable upon retirement or when an employee leaves City employment. Evidence of insurability is not required to convert the coverage. The employee may be eligible to convert any amount up to the benefit level the employee had under the City's group plan.

To be considered eligible for life conversion coverage, employees must apply for portable coverage and pay the first premium 31 days after the date:

1. Coverage ends when an employee retires from the City.
2. An employee begins working less than the minimum number of hours as described under the Eligible Groups of the plan.

NOTE: Be sure to update your beneficiary information.

Employer Paid Life/AD&D	
Life Insurance Amount	1x basic of \$25,000
AD&D	Matches life amount
Age Reduction	Benefit reduces to 50% at age 70 of the in force amount

Please contact CAO Benefits Administration Division at (504) 658-8615 for any questions.

RETIREMENT

EMPLOYEES' RETIREMENT SYSTEM

The City of New Orleans Employees' Retirement System was established and placed under the management of the Board of Trustees and supported by a full-time staff for the purpose of providing retirement allowances and death benefits for all officers and employees of the city and the parochial and judicial officers and employees of Orleans parish. An excellent defined benefit pension plan and DROP deferred retirement option plan (DROP) for employees working at least half-time is available through the New Orleans Municipal Employees Retirement System (NOMERS). More information and forms are available at www.nola.gov/nomers/retirement or 504-658-1850.

FIRE FIGHTERS PENSION & RELIEF FUND

The New Orleans Fire Fighters Pension & Relief Fund has a mission to administer the survivor, disability, and retirement benefits of the System's participants, and to ensure that sufficient assets are available to fund the benefits when due. Information on the New Orleans Fire Fighters Pension & Relief Fund is available at www.noffpf.com or 504-366-8102. Normal business hours are 9:00am – 5:00pm Monday through Friday.

POLICE EMPLOYEES' RETIREMENT SYSTEM

Municipal Police Employees Retirement System (MPERS) was established for the purpose of providing retirement allowances and other benefits for full-time municipal police officers and employees in the state of Louisiana, secretaries to chiefs of police and employee of this retirement system. More information on MPERS, including applications and other forms, are available at www.lampers.org or 504-658-5727.

Retirement Savings / 457B Deferred Compensation Plans

AXA EQUITABLE LIFE INSURANCE

Johnny J. George
1100 Poydras Street, Suite 2000
New Orleans, LA 70112
(504) 524-8771 ext. 4 (office)
(504) 218-1137 (direct office line)
(504) 586-8248 (fax)
johnny.george@axa-advisors.com
www.johnnygeorge.net

VALIC FINANCIAL ADVISORS, INC.

Scott Dubuisson
8545 United Plaza, Suite 220
Baton Rouge, LA 70809
(225) 201-1009 (office)
(985) 290-7030 (cell)
(225) 201-1019 (cell)
scot.dubuisson@valic.com

NATIONWIDE RETIREMENT SOLUTIONS

Leigh Donohue, CRC
21707 Altamira Avenue
Boca Raton, FL 33433
(225) 241-4501 (cell)
(225) 819-3754 (fax)
Customer Service 1-877-677-3678
donohull@nationwide.com

FREQUENTLY ASKED QUESTIONS

❖ **What is the timeframe to submit all required documents for new dependents, including spouses?**

All **original** documents must be provided to your Human Resources Manager within 60 days of life, adoption, or marriage.

❖ **Will I be able to continue with the healthcare coverage at age 65?**

If you are an active full-time employee age 65 or older, you can continue with your healthcare coverage. Once you retire and are 65 years of age or older, you will no longer be able to continue with the city's healthcare plan.

❖ **What happens when I retire?**

At the time of retirement, you will decide if you would like to keep your healthcare coverage or not. As a retiree, you must complete an Enrollment form accepting or declining to have healthcare coverage with the City of New Orleans at the retiree premium rate.

❖ **How often should I update my Beneficiary(ies)?**

Review and verify your Beneficiary(ies) annually to keep them current. (i.e. New Marriage, Divorce, Death of a Beneficiary).

❖ **Will I be able to continue to cover my spouse if we are divorced?**

No. Your spouse is only be eligible for COBRA Continuation coverage due to the divorce with up to 36 months of coverage.

❖ **I am the primary caregiver for my parent. Can I cover my parent on my healthcare coverage?**

No. The City of New Orleans only provides healthcare coverage for its employees, an employee's spouse/domestic partner, and an employee's child(ren).

❖ **Will I be able to keep my life insurance coverage if I decide to end my employment with the City of New Orleans?**

Yes. This policy is portable upon retirement or when an employee leaves City employment. Evidence of insurability is not required to convert your coverage. You may be eligible to convert any amount up to the benefit level you had under the City's group plan.

Contact Information

CAO Benefits Administration Division.....504-658-8615
(Fax) 504-658-8648

- benefits@nola.gov (division email)
- www.nola.gov/health-plan/ (internet)
- www.employee.nola.gov (intranet)

CAO Employee Relations Division.....504-658-7770
(Fax) 504-568-8648

- (FSA) Flexible Spending Accounts (Medical, Dependent Care, Commuter Benefits)
- 24-hour Help Line
- www.myuhc.com

City Retirement Pension Board.....504-658-1850

Fire Retirement Pension Board.....504-366-8102

Police Retirement Pension Board.....504-658-5727

Employee Assistance Program.....1-866-248-4096

- www.liveandworkwell.com
- Access Code: NOLA

UnitedHealthcare **Medical** Customer Service.....1-866-649-4870

- Policy/Group # 0702187
- www.myuhc.com

UnitedHealthcare **Dental** Customer Service.....1-877-816-3596

- Policy/Group # 0587164
- www.myuhc.com

UnitedHealthcare **Vision** Customer Service.....1-800-638-3120

UnitedHealthcare Rally Support Center.....1-877-344-7325

Real Appeal Answer Center.....1-844-344-7325

- Enroll now at enroll.realappeal.com
- Website Support at www.support.realappeal.com
- Email: help@realappeal.com