



A GUIDE TO THE CITY OF SEASIDE EMPLOYEE BENEFITS PROGRAM

Non-Medical Benefits

JANUARY 1, 2018 – DECEMBER 31, 2018

Built on a strong foundation with options that allow you to customize to fit the needs of you and your family, the City of Seaside's benefits program offers protection, flexibility and security. Our plans are an important part of your total compensation package, and the decisions you make deserve your attention and careful consideration.

For further details regarding any of the plans offered by City of Seaside, please contact Human Resources.

AN OVERVIEW

Eligibility	All full time employees
Coverage Begins	Coverage begins on the first day of the month following 30 days of employment
Coverage Ends	Last day of the month in which your employment ends
Dependents	Dependents are eligible for coverage once the employee has satisfied the waiting period. Newly acquired dependents must be added to the plan within 31 days of the event (i.e., date of marriage, date of birth, etc.)

ELIGIBILITY

If you are a regular full-time employee, you and any of the following dependents are eligible to participate in the benefits program, which begins on the first day of the month following 30 days of employment or qualifying event date:

- Your spouse
- Domestic Partner (same gender State Registration required)
- Your dependent children under age 26
- Your unmarried children who are age 26 or older and mentally or physically disabled

Children include your children, your step-children, children covered under a child support order, your adopted children or children placed with you for adoption. They must be dependent on you for over one-half of their support during the calendar year.

The choices you make will be in place for the entire calendar year. Your next opportunity to change plans will be at the next annual open enrollment period. You can make changes during the year only in the event of a qualified IRS Family Status Change.

DENTAL PLAN

Guardian- Policy #:365373
 (800) 541-7846 / www.glic.com

When you enroll in the Guardian dental plan, you may receive care from any provider. However, when you visit Guardian PPO providers, you will pay less out-of-pocket than if you chose to obtain services from non-network providers since Guardian has negotiated lower rates with network providers. If services are obtained from non-network providers, Guardian will pay the Usual, Customary and Reasonable (UCR) charge and the patient is responsible for any charges the dentist bills over that amount. The contracted rates with network providers are always lower than those charged by non-network providers, which allows you to receive more treatment before reaching your annual maximum benefit.

FEATURES	PPO PLAN	
	IN-NETWORK	OUT-OF-NETWORK
Dentist Choice	Dental Guard Preferred Dentist	Any Dentist
Annual Maximum	\$1,500 per member	
Deductible	\$50 - Individual / \$150 - Family	
Preventive Services (deductible waived) (Teeth cleaning, X-rays)	80%	80% of UCR
Basic Services (Extractions, periodontia, endodontia, fillings, root canals, etc.)	80%	80% of UCR
Major Services (Crowns, dentures, bridges)	80%	80% of UCR
Orthodontia Services	50%	50% of UCR
Orthodontia Lifetime Maximum	\$1,500	

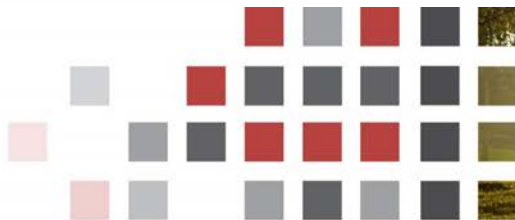
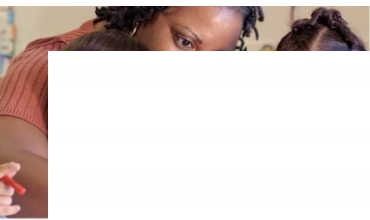
VISION PLAN

Vision Service Plan (VSP) Policy #:12232707
 (800) 877-7195 / www.vsp.com

FEATURES	IN-NETWORK	OUT-OF-NETWORK
Provider Choice	VSP Choice Network	Non-VSP Provider
Exams	\$10 Copay (exam for glasses) \$60 Copay (exam for contact lens fitting)	Plan pays up to \$45
Lenses	\$25 Copay (applies to lenses & frames)	Plan pays up to \$70
▪ Single Vision	Covered in Full	Plan pays up to \$30
▪ Lined Bifocal	Covered in Full	Plan pays up to \$50
▪ Lined Trifocal	Covered in Full	Plan pays up to \$65
Frames	Plan pays up to \$130 or \$150 for featured brands	Plan pays up to \$70
Contact Lenses (instead of glasses)	Plan pays up to \$130	Plan pays up to \$105
Frequency of Services		
▪ Exams	Every 12 months	Every 12 months
▪ Lenses	Every 12 months	Every 12 months
▪ Contact Lenses (instead of glasses)	Every 12 months	Every 12 months
▪ Frames	Every 24 months	Every 24 months

Added Value:

- Laser Vision Correction – Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.
- Glasses & Sunglasses – 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. Get an extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details.
- Retinal Screening – Pay no more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.



LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY

(800) 523-2233

City of Seaside provides you with Life insurance Coverage in the following amounts:

- Seaside City Employee's Association (SCEA) & Confidential Employees: \$50,000
- Seaside Police Officers' Association (POA): \$50,000
- Seaside Firefighters' Association (SFA): \$50,000
- All Managers: 2x's Annual Salary to a maximum of \$500,000

LONG TERM DISABILITY INSURANCE

Hartford Life and Accident Insurance Company

(800)813-5682

For all employees, except those sworn employees in the Police Officers Association and all members of the Firefighters' Association, the City provides LTD insurance through Hartford Life. Under the plan, if you become disabled and unable to work for more than 90 days, the Long Term Disability policy will pay 67% of your covered salary up to a maximum of \$9,000 per month. Benefits may be paid for up to 24 months in accordance with Hartford's "own occupation" definition. See your MOU or HR for cost.

Sworn members of the POA are covered for LTD under the California Law Enforcement Association (CLEA) and SFA represented employees are covered by the International Association of Firefighters (IAFF).

EMPLOYEE ASSISTANCE PROGRAM (EAP)

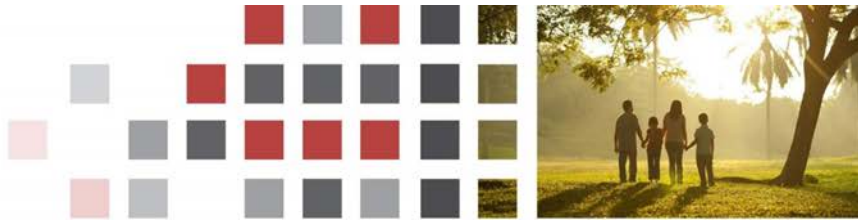
MHN – If covered with MCSIG Medical
Consultation & Referral: (800) 327-8399
Website: members.mhn.com

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The City has two employee assistance programs available for employees depending on their medical plan enrollment. The employee assistance program (EAP), is a confidential referral service for you and your family that can be accessed 24 hours a day, 365 days a year by calling the toll-free number listed above. When you feel pressure from everyday problems like work-related stress or family issues, a Resource Advisor can help you get the emotional, legal and financial support you need. Types of services provided include marital and family counseling, help with substance abuse, and child care referrals. Beneficiaries dealing with the loss of a loved one qualify for up to five counseling visits with a licensed mental health professional.

### EMPLOYEE ASSISTANCE PROGRAM (EAP) **CONCERN**

Consultation & Referral: (800)344-4222  
Website: [www.concern-eap.com](http://www.concern-eap.com) COMPANY CODE: City of Seaside

As employees of City of Seaside, in addition to the Employee Assistance Program provided by Anthem, you also have access to an Employee Assistance Program through CONCERN. You receive up to 3 counseling visits per calendar year from CONCERN. CONCERN provides parenting and childcare resources, legal and financial consultation, elderly adult services, and online education. The online education is available 24 hours a day, 365 days a year.



## MONTHLY EMPLOYEE CONTRIBUTIONS - 2018

| <b>DENTAL</b>                              | <b>SINGLE</b> | <b>EMPLOYEE + SPOUSE</b> | <b>EMPLOYEE + CHILD / CHILDREN</b> | <b>EMPLOYEE + FAMILY</b> |
|--------------------------------------------|---------------|--------------------------|------------------------------------|--------------------------|
| SCEA, Managers, and Confidential Employees | \$5.88        | \$9.68                   | \$10.76                            | \$16.09                  |
| Police & Fire Associations                 | \$4.61        | \$7.04                   | \$7.84                             | \$11.81                  |

| <b>VISION</b>                           | <b>SINGLE</b> | <b>EMPLOYEE + ONE</b> | <b>EMPLOYEE + FAMILY</b> |
|-----------------------------------------|---------------|-----------------------|--------------------------|
| SCEA, Managers, and Confidential Groups | \$2.90        | \$5.74                | \$7.54                   |
| Police & Fire Associations              | \$2.45        | \$5.52                | \$7.14                   |

*This guide is for general information purposes only. It provides an overview of the plans available through the benefits program. The plans contain certain limitations and exclusions which may affect your coverage. Please review your Evidence of Coverage or Summary Plan Description for details. It does not replace or supplement the plan documents. If there is any conflict between the information in this guide and the plan documents, the plan documents will govern.*