



# City of Red Wing

Non-Exempt Employee

ENROLLMENT GUIDE

2023



intellicents®

# pick the best benefits for you and your family

The City of Red Wing strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you are getting the most out of our benefits—that is why we have put together this Benefit Guide.

This guide will outline all the different benefits offered, so you can identify which offerings are best for you and your family. If you have questions about any of the benefits mentioned in this guide, please contact Administrative Services.

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*The information in this Benefit Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact Administrative Services.*

# contacts

## Medical | Blue Cross Blue Shield

Customer Service: 888.279.4210  
 Network: Open Access  
 Limited Access  
 Website: www.bluecrossmn.com

## Vision | The Standard

Customer Service: 800.877.7195  
 Network: VSP Choice  
 Policy Number: 759137  
 Website: www.vsp.com

## Long Term Disability | The Standard

Customer Service: 800.368.1135  
 Policy Number: 759137  
 Website: www.standard.com

## HSA, FSA, DCA | WEX

Customer Service: 800.628.8600  
 Website: www.wexinc.com

## Administrative Services

Laura Blair, Administrative Services Director  
 Phone: 651.385.3699  
 E-Mail: laura.blair@ci.red-wing. mn.us

Jewel Thurman, Human Resources Manager  
 Phone: 651.385.3614  
 E-Mail: jewel.thurman@ci.red-wing.mn.us

## Dental | MetLife

Customer Service: 1.800.942.0854  
 Network: Metlife Preferred  
 Policy Number: 5973803  
 Website: www.metlife.com

## Life Insurance | The Standard

Customer Service: 800.628.8600  
 Policy Number: 759137  
 Website: www.standard.com

## VEBA | WEX

Customer Service: 800.628.8600  
 Policy Number: 021181  
 Website: www.wexinc.com

## Supplemental Policies | AFLAC

Customer Service: 1.800.992.3522  
 Website: www.aflac.com

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## Your intellicents Consulting Team



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 507-379-6919



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 Relationship Manager  
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 507-379-6912

# eligibility

## When does an employee's coverage start?

### 1st of the Month following date of hire

Regular employees are eligible to participate the 1st of the month following date of hire. Regular employees working 20-29 hours per week are eligible for City Paid Life and Long Term Disability, FSA and voluntary life benefits. If you decline to participate in a benefit during this time you will not be able to join until the next open enrollment period.

## When can an employee make plan changes?

### Mid-Year Changes

Outside of open enrollment employees may generally not change benefit selections unless they experience a life event which affects their benefit coverages. Below is a table of the types of events that qualify employees to make changes mid-year.

Qualifying Event Type	Examples
Change in employee's legal marital status	Marriage Death of spouse Divorce Legal separation and annulment
Change in number of dependents	Birth Death Adoption and placement for adoption
Change in employment status of employee, employee's spouse, or employee's dependent	Termination Commencement of employment Commencement of or return from an unpaid leave of absence

If you or your dependents experience any of the above qualifying events, please notify the HR team immediately if you intend to make benefit plan changes.

### **Changes must be made within 30 days of the event occurrence.**

If not made within 30 days employees will have to wait for the next open enrollment window to occur.



## Who can be covered?

The following chart illustrates the limits of who may be covered under each of The City of Red Wing Benefit offerings:

	Employee	Spouse	Children
Medical	Yes	Yes	Until Age 26
Dental	Yes	Yes	Until Age 26
Vision	Yes	Yes	Until Age 26
Base Life Insurance	Yes	No	No
Voluntary Life Insurance	Yes	Yes	Until Age 25
Long-Term Disability	Yes	No	No
AFLAC	Yes	Yes	Yes

# 2023 Medical and Dental Insurance Rate Sheet

## Open Access Network

Bi-Monthly deductions occur on 1st and 2nd Paycheck of the month	EE Cost (Bi-Monthly)	EE Cost (Monthly)	EE Cost (Annual)	Employer Monthly Cost	Employer Annual Cost	Gross Monthly Premium	Gross Annual Premium
<b>Green Medical Plan VEBA Open Access</b>							
<b>Single Coverage</b> \$1500 Deductible; Annual City VEBA Contribution \$750	\$47.14	\$94.28	\$1,131.36	\$1,255.49	\$15,065.88	\$1,349.78	\$16,197.36
<b>Family Coverage</b> \$3000 Deductible; Annual City VEBA Contribution \$1500	\$181.31	\$362.62	\$4,351.44	\$2,933.92	\$35,207.04	\$3,296.54	\$39,558.48
<b>Yellow Medical Plan HSA Compatible Open Access</b>							
<b>Single Coverage</b> \$3500 Deductible; Annual City VEBA or HSA Contribution \$1750	\$41.52	\$83.04	\$996.48	\$1,107.01	\$13,284.12	\$1,190.05	\$14,280.60
<b>Family Coverage</b> \$7000 Deductible; Annual City VEBA or HSA Contribution \$3500	\$159.69	\$319.37	\$3,832.44	\$2,583.98	\$31,007.76	\$2,903.34	\$34,840.08
<b>Purple Medical Plan HSA Compatible Open Access</b>							
<b>Includes City Paid AFLAC Accident Plan</b>							
<b>Single Coverage</b> 6350 Deductible; Annual City VEBA or HSA Contribution \$2625	\$36.81	\$73.62	\$883.44	\$987.35	\$11,848.20	\$1,060.97	\$12,731.64
<b>Family Coverage</b> \$12,700 Deductible; Annual City VEBA or HSA Contribution \$5250	\$141.58	\$283.15	\$3,397.80	\$2,290.91	\$27,490.92	\$2,574.05	\$30,888.60

Rates do NOT include Wellness Incentive of \$15 per month, per participating employee and spouse.

Free annual eye exam through the medical plan and \$150 vision benefit through the Standard. A buy-up option for additional vision benefits is available.

<b>Dental Insurance</b>	EE Cost (Bi-Monthly)	EE Cost (Monthly)	EE Cost (Annual)	Employer Monthly Cost	Employer Annual Cost	Gross Monthly Premium	Gross Annual Premium
Single Coverage	\$4.43	\$8.86	\$106.32	\$26.57	\$318.84	\$35.43	\$425.16
Single +1 Coverage	\$8.64	\$17.28	\$207.36	\$51.83	\$621.96	\$96.10	\$1,153.20
Family Coverage	\$13.68	\$27.36	\$328.32	\$82.10	\$985.20	\$109.45	\$1,313.40

# 2023 Medical and Dental Insurance Rate Sheet

## Limited Access Network

Bi-Monthly deductions occur on 1st and 2nd Paycheck of the month	EE Cost (Bi-Monthly)	EE Cost (Monthly)	EE Cost (Annual)	Employer Monthly Cost	Employer Annual Cost	Total Monthly Premium Rate	Total Annual Premium Rate
<b>Green Medical Plan VEBA Limited Access</b>							
<b>Single Coverage</b> \$1500 Deductible; Annual City VEBA Contribution \$1250	\$39.66	\$79.32	\$951.84	\$1,057.83	\$12,693.96	\$1,137.15	\$13,645.80
<b>Family Coverage</b> \$3000 Deductible; Annual City VEBA Contribution \$2500	\$152.52	\$305.04	\$3,660.48	\$2,468.04	\$29,616.48	\$2,773.07	\$33,276.84
<b>Yellow Medical Plan HSA Compatible Limited Access</b>							
<b>Single Coverage</b> \$3500 Deductible; Annual City VEBA or HSA Contribution \$2250	\$35.25	\$70.50	\$846.00	\$941.38	\$11,296.56	\$1,011.88	\$12,142.56
<b>Family Coverage</b> \$7000 Deductible; Annual City VEBA or HSA Contribution \$4500	\$135.56	\$271.12	\$3,253.44	\$2,193.59	\$26,323.08	\$2,464.70	\$29,576.40
<b>Purple Medical Plan HSA Compatible Limited Access</b>							
<b>Includes City Paid AFLAC Accident Plan</b>							
<b>Single Coverage</b> \$6350 Deductible; Annual City VEBA or HSA Contribution \$3125	\$31.70	\$63.40	\$760.80	\$852.31	\$10,227.72	\$915.71	\$10,988.52
<b>Family Coverage</b> \$12,700 Deductible; Annual City VEBA or HSA Contribution \$6250	\$121.90	\$243.80	\$2,925.60	\$1,972.61	\$23,671.32	\$2,216.42	\$26,597.04

Rates do NOT include Wellness Incentive of \$15 per month, per participating employee and spouse.

Free annual eye exam through the medical plan and \$150 vision benefit through the Standard. A buy-up option for additional vision benefits is available.

<b>Dental Insurance</b>	EE Cost (Bi-Monthly)	EE Cost (Monthly)	EE Cost (Annual)	Employer Monthly Cost	Employer Annual Cost	Gross Monthly Premium	Gross Annual Premium
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Single +1 Coverage	\$8.64	\$17.28	\$207.36	\$51.83	\$621.96	\$96.10	\$1,153.20
Family Coverage	\$13.68	\$27.36	\$328.32	\$82.10	\$985.20	\$109.45	\$1,313.40

# group health insurance



## Green Plan

	In-Network
<b>Deductible</b>	
Individual	\$1,500
Family	\$3,000
Coinsurance (Member Pays)	10%
<b>Out-of-Pocket Maximum</b>	
Individual	\$2,000
Family	\$4,000
<b>After Deductible is Met (Member Cost)</b>	
Hospitalization	10% After Deductible
Emergency Room	10% After Deductible
Urgent Care	10% After Deductible
Office Visit	10% After Deductible
Specialist Visit	10% After Deductible
Preventative Care	No Charge
<b>Prescription Drugs</b>	
Preferred Brand Drugs	<p><b>Retail:</b> 10% Coinsurance to \$50 maximum copay</p> <p><b>Mail Order:</b> 10% Coinsurance to \$100 maximum copay</p>
Non-Preferred Brand Drugs	<p><b>Retail:</b> 15% Coinsurance to \$65 maximum copay</p> <p><b>Mail Order:</b> 15% Coinsurance to \$130 maximum copay</p>
Specialty Drugs	<p><b>Preferred:</b> 20% Coinsurance to \$200 maximum copay</p> <p><b>Non-Preferred:</b> 40% Coinsurance</p>

# group health insurance



## Yellow Plan

	In-Network
<b>Deductible</b>	
Individual	\$3,500
Family	\$7,000
Coinsurance (Member Pays)	0%
<b>Out-of-Pocket Maximum</b>	
Individual	\$3,500
Family	\$7,000
<b>After Deductible is Met (Member Cost)</b>	
Hospitalization	0% After Deductible
Emergency Room	0% After Deductible
Urgent Care	0% After Deductible
Office Visit	0% After Deductible
Specialist Visit	0% After Deductible
Preventative Care	No Charge
<b>Prescription Drugs</b>	
Preferred Brand Drugs	<p><b>Retail:</b> 0% Coinsurance after deductible</p> <p><b>Mail Order:</b> 0% Coinsurance after deductible</p> <p><b>Preventative:</b> No Charge</p>
Non-Preferred Brand Drugs	<p><b>Retail:</b> 0% Coinsurance after deductible</p> <p><b>Mail Order:</b> 0% Coinsurance after deductible</p> <p><b>Preventative:</b> Does Not Apply</p>
Specialty Drugs	<p><b>Preferred:</b> 0% Coinsurance after deductible</p> <p><b>Non-Preferred:</b> 0% Coinsurance after deductible</p>

# group health insurance



## Purple Plan

Includes City paid  
Aflac accident policy at same  
coverage tier (single or family)

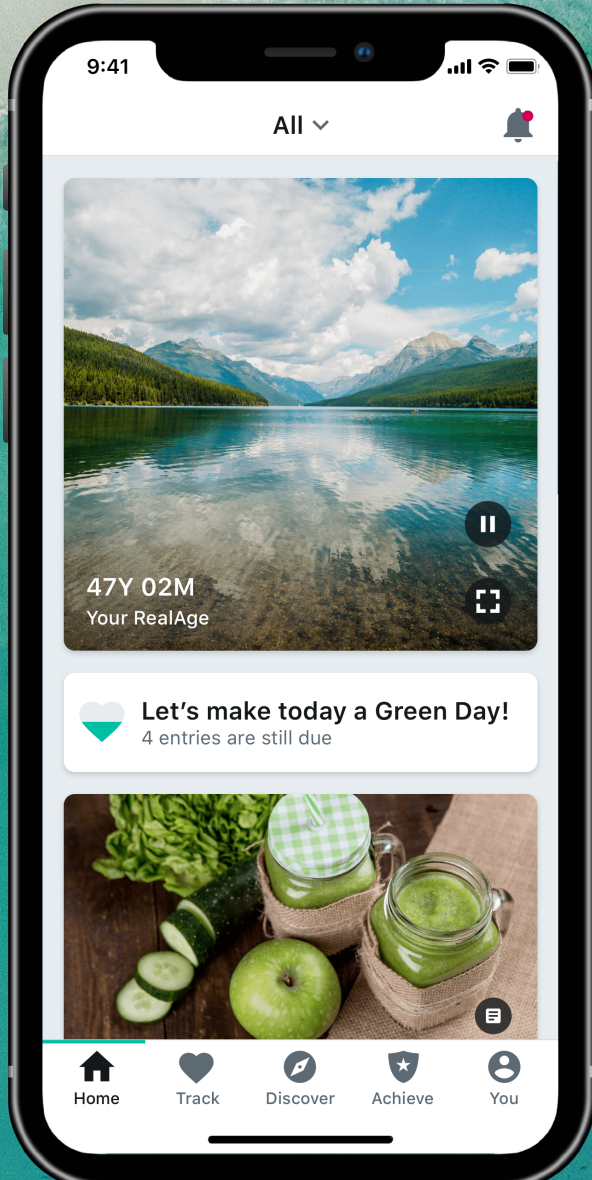
	In-Network
<b>Deductible</b>	
Individual	\$6,350
Family	\$12,700
Coinsurance (Member Pays)	0%
<b>Out-of-Pocket Maximum</b>	
Individual	\$6,350
Family	\$12,700
<b>After Deductible is Met (Member Cost)</b>	
Hospitalization	0% After Deductible
Emergency Room	0% After Deductible
Urgent Care	0% After Deductible
Office Visit	0% After Deductible
Specialist Visit	0% After Deductible
Preventative Care	No Charge
<b>Prescription Drugs</b>	
Preferred Brand Drugs	<p><b>Retail:</b> 0% Coinsurance after deductible</p> <p><b>Mail Order:</b> 0% Coinsurance after deductible</p> <p><b>Preventative:</b> No Charge</p>
Non-Preferred Brand Drugs	<p><b>Retail:</b> 0% Coinsurance after deductible</p> <p><b>Mail Order:</b> 0% Coinsurance after deductible</p> <p><b>Preventative:</b> Does Not Apply</p>
Specialty Drugs	<p><b>Preferred:</b> 0% Coinsurance after deductible</p> <p><b>Non-Preferred:</b> 0% Coinsurance after deductible</p>



Presented by



# It's time to meet the healthier YOU!



Fitness Incentive Program rewards 20 points/dollars per month (2 members per plan) if track an average of 7,500 steps per day for 21 of 30 days.

RealAge® is a registered mark of Sharecare, an independent company providing a health and wellness engagement platform. Offerings subject to change.

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

M05373

Blue Cross® and Blue Shield® of Minnesota is working with Sharecare to help you reach your health goals. Sharecare gives you a personalized health profile, tips for reaching your goals and a dashboard that shows you when you're in the green with your goals.

Take advantage of Sharecare's tools and resources to help you manage your well-being.

## TO GET STARTED:

1. Visit [bluecrossmn.sharecare.com](https://bluecrossmn.sharecare.com).

2. Sign in or sign up!

*Already have an existing Sharecare account?*

Sign in with your existing Sharecare username and password.

*New to Sharecare?* Follow the prompts to create a new account.

*Verify your eligibility.* Enter your identifying information as requested.

3. Download the App.



4. Take your RealAge® Test to find out how old your body is compared to your calendar age.

Before downloading the app, you must register for Sharecare at [bluecrossmn.sharecare.com](https://bluecrossmn.sharecare.com) in order to unlock the full benefits of the Blue Cross member experience.

Have Questions? Call the number on the back of your Blue Cross member ID card or visit [support.you.sharecare.com](https://support.you.sharecare.com).



 sharecare

# Does your well-being need a boost?

Meet  learntolive



Proven, online programs

**Stress**

**Depression**

**Social Anxiety**

**Insomnia**

**Substance Use**

- Access anywhere, anytime
- No cost to employees
- Optional personal coach
- Available to all employees and family members (13 and older) on the BCBS health plan

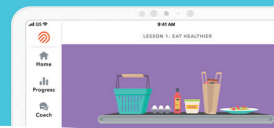
**Look for more** on key behavioral health topics **in the months ahead.**

take a confidential assessment today at

[www.learntolive.com/partners](http://www.learntolive.com/partners) and enter **CORW**



# Join Omada<sup>®</sup> – a whole new way to get healthy



Omada<sup>®</sup> is a personalized program designed to help you reach your health goals, whether that's losing weight or improving your overall health. You'll get a dedicated health coach and the latest technology to support you in making lasting changes that fit your life, one step at a time.

### Eat healthier

Learn how to enjoy every meal, no deprivation required.

### Move smarter

Discover easy ways to increase activity and boost your energy.

### Overcome challenges

Gain skills that allow you to break barriers to change.

### Strengthen habits

Zero in on what works for you, and find lasting motivation.

### Improve your overall health

Make gradual changes to the way you eat, move, sleep, and manage stress.

### More good news:

If you or your adult family members are at risk for type 2 diabetes or heart disease, and enrolled in our Blue Cross<sup>®</sup> and Blue Shield<sup>®</sup> of Minnesota health plan, City of Red Wing will cover the Omada program as part of your health plan.

Take a few minutes to see if you're eligible:

[omadahealth.com/corw](http://omadahealth.com/corw)

### You'll get your own:



Personalized program



Professional health coach



Connected smart scale



Weekly online lessons



Online community



# Free support for your emotional wellbeing

## YOUR FIRST CALL FOR HELP

The Employee Assistance Program (EAP) is a free and confidential short-term counseling, information, and referral service for you and your family. It is designed to help you during challenging times — like issues at work or the death of a loved one — when a little outside support can make a huge difference.

## CARING PROFESSIONALS WHO LISTEN

Counseling is provided in person or over the phone with a licensed counselor who is dedicated to providing professional assistance and expertise in many areas. They deal exclusively in the kinds of personal issues that could come up in your day-to-day life.

### SOME COMMON CONCERNS TO SEEK HELP FOR INCLUDE:

- Parenting concerns
- Work/life balance
- Family and marital concerns
- Domestic violence
- Relationship issues
- Child care
- Work issues
- Anxiety
- Depression
- Emotional distress
- Substance abuse and other addictions
- Illness and loss
- Financial difficulties
- Legal assistance
- ...and more.

### ELIGIBILITY & LOCATIONS:

Employees and their family members (*ages 13 and up*) are eligible for up to six free visits by phone, at one of our ten locations listed below or at one of our 60,000 nationwide counseling centers.\*

- Bloomington
- Burnsville
- Edina
- Forest Lake
- Maplewood
- Minneapolis
- Princeton
- Red Wing
- St. Paul
- Woodbury

### WE TAKE YOUR PRIVACY SERIOUSLY

The Employee Assistance Program is confidential and it does not disclose any client information.

### CAREGIVER ASSURANCE

Get a free one-hour care support consultation through our Caregiver Assurance program.

For more information, talk to your EAP counselor or visit [caregiverassurance.com](http://caregiverassurance.com).

### FOR MORE INFORMATION:

Visit [fairview.org/EAP](http://fairview.org/EAP)  
Passcode: cityofredwing

### TO SCHEDULE AN APPOINTMENT:

Call 612-672-2195 or  
800-CALL-EAP (toll-free)

*\*Location availability may vary. Contact us to learn more about available locations.*



# Well@Work

## What is Well@Work?

- A clinic at work that treats many of the same things your regular primary care clinic does
- Staffed by Physician Assistant Melissa (Missy) Kluesner and Nurse Practitioner Tammy Karp

## Where is it located?

- Rise Up (formerly Youth Outreach) Building - 410 Guernsey Lane

## Who can be seen there?

- Available to employees, retirees, and dependents 18 months and older that are enrolled in the City of Red Wing's health plan

## How much will it cost me?

- If you're on the VEBA plans, you can visit the Well@Work Clinic at no cost to you
- If you're on the HSA plans, you can visit the Well@Work Clinic and pay based on your health plan benefits. Costs will be applied to your deductible and out-of-pocket maximum

## What can I be seen for at the Well@Work Clinic?

- Well@Work can diagnose and treat most routine needs, including:
  - Preventive care
  - Chronic condition management
  - Cold & flu
  - Seasonal allergies
  - Sinus infections
  - Strep throat
  - Ear infections
  - Sprains
  - Minor injuries
  - Lab tests and more

## Biometric Testing

- To qualify for the City of Red Wing wellness incentive new employees may schedule a biometric testing appointment at the Well@Work clinic mid-year. Following the initial screening all subsequent biometric screenings will be available during an annual testing window.

## How can I make an appointment?

- Phone: 952-967-5475
- Online: [healthpartners.com/RedWingSchedule](http://healthpartners.com/RedWingSchedule)



# HSA/VEBA contributions

The City of Red Wing is pleased to contribute to employee HSA or VEBA accounts in 2022. The contribution amount is dependent on the plan type and network selected.

	Green Plan Open Access	Yellow Plan Open Access	Purple Plan Open Access
	Employer contribution must go to VEBA because this plan is <u>not</u> HSA eligible.	Employee can choose HSA or VEBA	Employee can choose HSA or VEBA
	<b>Employer Contribution</b>		
	Employee does not have choice	Employee elects	Employee elects
	VEBA	VEBA <b>or</b> HSA	VEBA <b>or</b> HSA
	<b>Annual Employer Contribution Amounts</b>		
Individual	\$750	\$1,750	\$2,625
Family	\$1,500	\$3,500	\$5,250

	Green Plan Limited Access	Yellow Plan Limited Access	Purple Plan Limited Access
	Employer contribution must go to VEBA because this plan is <u>not</u> HSA eligible.	Employee can choose HSA or VEBA	Employee can choose HSA or VEBA
	<b>Employer Contribution</b>		
	Employee does not have choice	Employee elects	Employee elects
	VEBA	VEBA <b>or</b> HSA	VEBA <b>or</b> HSA
	<b>Annual Employer Contribution Amounts</b>		
Individual	\$1,250	\$2,250	\$3,125
Family	\$2,500	\$4,500	\$6,250



## What is a health reimbursement arrangement (VEBA)?

A benefit that sets money aside for you to spend on eligible healthcare expenses. Contributions are made on the 1st of the month and you may be able to spend your funds on your spouse or dependents. VEBA funds can be used to pay for eligible medical expenses now or later, even in retirement. You don't pay taxes on account contributions, interest earned or on qualified withdrawals. Your money can earn interest tax-free, from day one. After your Base Balance reaches \$1,000, you can open a basic investment account with access to 30+ mutual funds.

## What does it cover?

There are thousands of eligible items, including:



Doctor visits and surgeries



Over-the-counter medications



Prescription drugs



Dental and orthodontia



Vision expenses

## How do I get the most from my VEBA?

### Spending funds

You can use your VEBA dollars on eligible healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Simply swipe your debit card at the point of purchase.

### Online account and mobile app

You can log in to your online account or mobile app 24/7 and review your VEBA balance and submit out-of-pocket claims for reimbursement.

### Text alerts

Sign up for text alerts in your online account and stay on top of your VEBA balance and debit card transactions.

# health saving account (2023)

A health savings account (HSA) is an individual account that you own, specifically for health care expenditures. It belongs to you and the money is yours to keep, even if you change jobs or retire. To participate in an HSA you must be enrolled in the Yellow or Purple Plan which are HSA eligible High Deductible Health Plans (HDHP).

## Why an HSA?

### 1. Contributions are not taxed

The money contributed to your HSA account is not taxed, allowing you to save on medical expenses.

### 2. No “use it or lose it” conditions

Your HSA account and the money contained is yours, even if you retire or change jobs.

### 3. Flexibility

HSA dollars can be used for a variety of medical expenses beyond traditional health plan coverage.

### 4. Growth and Investment

Similar to retirement accounts, HSA dollars earn interest, allowing your balance to grow as you save. Accounts with high enough balances may also be invested, offering further growth opportunity. Contact your HSA provider for further information.

## HSA Contribution Limits

HSA contributions are capped by the IRS each year and differ for individuals and families.

Individual Limit	\$3,850
Family Limit	\$7,750
Catch-up Contributions (Age 55+):	\$1,000

## Is an HSA right for me?

HSA accounts have many benefits but are not a one size fits all solution. Consider the following when reviewing your plan options:

- Frequency of high cost doctor’s visits and chronic conditions
- Personal finances and other payroll deductions
- High Cost Prescription Drugs

# FSA (2023)

## what are the benefits of a Flexible Spending Account (FSA)?

- **It saves you money.** Allows you to put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax-saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes.
- **It is flexible.** You can use your FSA funds at any time, even if it's the beginning of the year.

There are two types of FSAs available to you through The City of Red Wing:

### Traditional General-Purpose Health FSA

- The *Traditional General-Purpose Health FSA* allows for reimbursement of eligible medical, prescription, dental, and vision care expenses incurred during the benefit plan year

### Dependent Care FSA

The *Dependent Care FSA* only allows for reimbursement of eligible daycare, childcare, or adult daycare expenses incurred during the benefit plan year

<b>Health Flexible Spending Account 2023 Annual Limit at The City of Red Wing</b>	\$3,050
<b>Traditional General-Purpose Health FSA</b> Eligible Expenses include but are not limited to:	Deductible, Coinsurance, Copays, Prescription Drugs, Medical Equipment, Dental Care, Vision Care, Hearing Care, Mental Health, Orthopedic
<b>Dependent Care Flexible Spending Account 2023 Annual Limit at The City of Red Wing</b>	\$5,000
<b>Dependent Care Flexible Spending Account</b> Eligible Expenses include but are not limited to:	Daycare for children up to age 13, Adult Daycare

# dental insurance



## City of Red Wing Dental Plan In-Network

<b>Basic Information</b>	
Deductible Per Person	\$50
Deductible Per Family	\$150
Deductible Waived for Preventative	Yes
Calendar Year Maximum per Covered Person	\$1,000
<b>Benefit Coverage</b>	
Type A - Preventive	100%
Type B - Basic Restorative Care	80%
Type C - Major Restorative Care	50%
Type D - Orthodontia	50%
<b>Orthodontia</b>	
Orthodontia Lifetime Maximum	\$1,000 Per Person
Orthodontia Coverage Age	Dependent Child Only, To Age 19
<b>Other Features</b>	
Waiting Periods	No waiting periods
Dependent Child Coverage Age	Until age 26
<b><i>*This is a summary of benefit highlights only. See plan document for full plan details.</i></b>	

# vision insurance – base plan



## Base Vision Plan

Basic Information	
Calendar Year Maximum	\$150
Preventative Eye Exam	Subject to Calendar Maximum
Lenses	Subject to Calendar Maximum
Frames	Subject to Calendar Maximum
Contact Lenses	Subject to Calendar Maximum
Frequency of Services	
Exams	N/A
Frames	N/A
Lenses	N/A
Contact Lenses	N/A
Notes	
The City's Base Vision Plan is a reimbursement plan. Please submit claims within 90 days of the date of service.	
Network	
Name of Network	N/A
<b><i>*This is a summary of benefit highlights only. See plan document for full plan details.</i></b>	

# vision insurance – buy up



## Buy Up Vision Plan

In-Network

Basic Information	
Calendar Year Maximum	N/A
Preventative Eye Exam	Covered in full
Lenses	Covered in full (See lense options)
Frames	Covered up to \$150
Contact Lenses	Covered up to \$150
Frequency of Services	
Exams	Once every 12 months
Lenses	Once every 12 months
Frames	Once every 24 months
Contact Lenses	In lieu of eyeglass lenses
Notes	
The City's Buy Up Vision Plan is a traditional vision plan with a network of vision providers.	
Network	
Name of Network	VSP Choice Network + Affiliates
<b><i>*This is a summary of benefit highlights only. See plan document for full plan details.</i></b>	



# life insurance



## Employer Paid Base Life and AD&D

Basic Information	
Life Benefit Amount	Non-Exempt: \$50,000 Exempt: \$100,000
Benefit Maximum	Non-Exempt: \$50,000 Exempt: \$100,000
Guarantee Issue Amount	Non-Exempt: \$50,000 Exempt: \$100,000
AD&D Benefit Maximums	
Loss of Life	Full Life Benefit
Other Loss	Percentage of Life Benefit Depending on Type of Loss
Other Features	
Waiver of Premium	Included
Accelerated Benefits	Included
Conversion	Included
Reduction Schedule	None

# voluntary life insurance



## Voluntary Life and AD&D

Basic Information	
Employee Life	\$20,000 - \$500,000; increments of \$10,000
Spousal Life	\$5,000 - \$250,000; increments of \$5,000
Dependent Child(ren) Life	\$10,000 or \$15,000
Guarantee Issue Amounts	
Employee Amount	Up to \$250,000
Spousal Amount	Up to \$50,000
Dependent Child(ren) Amount	\$15,000
Other Features	
Waiver of Premium	Included
Accelerated Benefits	Included
Conversion	Included
Portability	Included

# voluntary life insurance rates

Age (as of January 1)	Your Rate* (Per \$1,000 of Total Coverage)	Your Spouse's Rate** (Per \$1,000 of Total Coverage)
<25	\$0.07	\$0.07
25–29	\$0.08	\$0.08
30–34	\$0.10	\$0.10
35–39	\$0.11	\$0.11
40–44	\$0.14	\$0.14
45–49	\$0.23	\$0.23
50–54	\$0.39	\$0.39
55–59	\$0.63	\$0.63
60–64	\$0.77	\$0.77
65–69	\$1.33	\$1.33
70–74	\$2.08	\$2.08
75+	\$2.40	\$2.40

\*Includes a monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit.

\*\*Includes a monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit for your spouse.

Child Life Insurance rates are \$0.13 per one thousand

# long term disability



## Employer Paid Long Term Disability

### Basic Information

Long Term Disability Insurance protects your income should you suffer a serious illness or injury and cannot work

Benefit Percentage 60%

Monthly Benefit Maximum \$5,000

Elimination Period 90 days

### Benefit Duration

Own Occupation 36 Months

Any Occupation To SSNRA

### Specific Disability Provisions

Chemical Dependency 24 Months

Mental / Nervous 24 Months

Recurring Disability Included - 6 Months

# worksite benefits



## what are worksite benefits?

Worksite benefits offer supplemental coverage for specific conditions/situations. These policies are offered as optional purchases and provide coverage alongside traditional health insurance plans.

**These benefits are only available upon initial hire or during open enrollment.**

**The City of Red Wing offers employees the following worksite benefits through AFLAC.**

- **Accident Insurance**
- **Cancer Insurance**
- **Hospitalization**
- **Short Term Disability**

**For more information on your Aflac policy options please contact Administrative Services staff or your Aflac representative:**

**Eric Palmer  
Eric\_Palmer@us.aflac.com  
605-990-3522**



Your employer has decided to enhance your benefits options by adding **financial wellness** as a benefits option you can now take advantage of. The first step is to look at the basics that form the foundation of your financial health. Now it's time to start to fill in the details with a free comprehensive financial plan from **intellicents**.



*budgeting*



*insurance  
& risk*



*employee  
benefits*



*investment  
management*



*tax planning*



*retirement  
planning*



*retirement  
income planning*



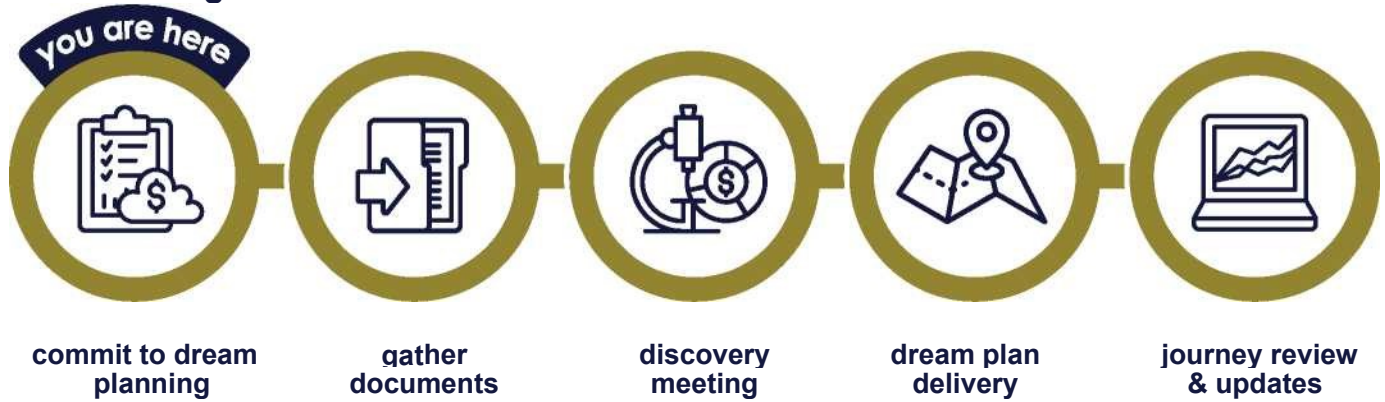
*estate  
planning*

**Thinking you don't need a financial plan? You may want to think again if you have any of the following questions...**

- Can I withstand another market downturn prior to retirement?
- Do I need a will and Powers of Attorney?
- What is good debt vs bad debt?
- How should I elect to receive my pension benefits?
- Which health plan that you offer is right for me and my family?
- Do I use the Medical Reimbursement Flex Plan, the Health Savings Account, or both?
- Do I need extra life insurance to protect my family?
- How much money will I need to retire comfortably and am I saving enough?
- Should I do Roth or regular 401(k) contributions?
- If I can afford to save more, should I contribute it to my 401(k) or my HSA?
- At retirement should I leave my money in the 401(k) or roll it out to an IRA?
- When should I take my Social Security retirement benefits?



Here's how to get started...



### Gather Documents - here's what we need from you:

- Recent Paystub
- Benefit elections
- Statement of any investment accounts other than your City of Red Wing 457 Plan
- Pension statement if applicable
- Home Mortgage Statement
- Details of outstanding debt statements (credit card, student loans, etc.)
- Statement of insurance policies outside of work (life insurance, disability, long-term care, Home and Auto Insurance)
- Estate Planning Documents (trust, will, power of attorney, etc.)
- Social Security Statements (not required if under the age of 50)

### You've tracked down the documents, now what?

- Mail to: **100 N. Broadway Ave, Albert Lea, MN 56007 Att: Matt Twedt**
- Email\* to: **nicole.honsey@intelligents.com**
- Questions? **Nicole Honsey at 507-379-6917**  
\*prior to sending the documents, email us to obtain a secure link

### Discovery Meeting

- Introduction to your **intelligents** CERTIFIED FINANCIAL PLANNER™
- Get to know you - personally and financially
- Discuss goals & concerns
- Schedule meeting to present financial plan

### Deliver Financial "Dream Plan"

- Understand strength and weakness of your current financial picture
- Review and prioritize recommended changes
- Discuss 'what if' scenarios and the impact of your financial decisions



Investment advisory services offered through intelligents investment solutions, inc., an SEC registered investment adviser. Securities offered through Mutual Securities, Inc., Member FINRA/SIPC. Supervisory office located at 1111 Washington Ave. Ste. 115, Golden, CO 80401.