

2023 EMPLOYEE BENEFITS GUIDE CITY OF NORFOLK



Medical



Dental



Vision



Flexible Spending
Accounts (FSA)



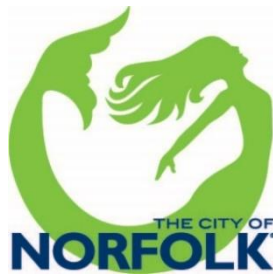
Legal Resources



Employee
Assistance Program



Wellness



CITY OF NORFOLK
Human Resources Benefits Department
800 East City Hall Avenue,
3rd Floor, Norfolk, VA 23510
HRBENEFITS@norfolk.gov



NORFOLK HEALTHCARE CONSORTIUM (NHC)
Human Resources Employee Benefits
800 East City Hall Avenue,
3rd Floor, Norfolk, VA 23510

Table of Contents

WELCOME	3
WHAT'S NEW FOR 2023.....	4
SUPPORTING EMPLOYEE WELLBEING	4
ELIGIBILITY FOR BENEFITS	4
ENROLLMENT.....	6
MEDICAL INSURANCE.....	9
HEALTH INSURANCE COSTS.....	10
PHARMACY DRUG COVERAGE	13
DENTAL COVERAGE	14
DENTAL COSTS.....	15
VISION COVERAGE	16
FLEXIBLE SPENDING ACCOUNTS (FSA).....	17
WELLNESS PROGRAM.....	20
EMPLOYEE ASSISTANCE PROGRAM (EAP).....	21
LEGAL RESOURCES	21
OTHER BENEFITS	22
RETIREMENT PROGRAMS	25
ADDITIONAL VOLUNTARY RETIREMENT OPTIONS.....	26
RETIREE HEALTH CARE.....	26
LEAVE BENEFITS	28
REQUIRED COMPLIANCE DOCUMENTS.....	29
IMPORTANT CONTACTS	30

CITY OF NORFOLK EMPLOYEE BENEFITS GUIDE 2023

WELCOME

The **Norfolk Healthcare Consortium (NHC)** offers a comprehensive benefits package to eligible employees of the **City of Norfolk (the City)**, **Norfolk Public Schools (NPS)**, and **Norfolk Redevelopment and Housing Authority (NRHA)**. The benefits include: medical and prescription drugs; dental insurance; vision insurance; flexible spending accounts (FSA), health savings accounts (HSAs), legal services, an employee assistance program (EAP), and a wellness program.

Several types of coverage options are available; for each, the City may pay a portion of the employee's cost, up to a specified amount. Details of the plans offered, including eligibility requirements, coverage, and fees are described in this Employee Benefits Guide.

City employees may also be eligible for additional benefits *beyond* those offered by the NHC, including basic life insurance, optional life insurance; retirement programs; paid leave programs; and short and long-term disability benefits. Visit <https://www.norfolkhealthcareconsortium.com> for more information. **Select the City of Norfolk Employer icon button for complete details.**

The City benefit plan year runs from January 1 through December 31. Enrollment is required and upon meeting eligibility you will be automatically enrolled in the city's Group Life Insurance (City Policy 4.16) and the city's retirement (Norfolk City Code Chapter 37 – Retirement Plan Information).

- City Policy: <https://www.teamnorfolk.org/DocumentCenter/View/5812/VRS-Group-Life-Insurance-416>
- City Code: <https://www.teamnorfolk.org/470/Retirement>

If you have any questions or need assistance, please contact the Human Resources Benefits Office via email: HRBENEFITS@norfolk.gov or phone: 757-664-4486, Option 1. The Benefits staff is available from 8:30 a.m. – 5:00 p.m., Monday through Friday.

Note: In all events, the terms of the various benefit plans as set forth in their respective summary plan documents or underlying policy will govern in the case of discrepancy. The Norfolk Healthcare Consortium reserves the right to modify benefit terms during the plan year as it deems necessary.

WHAT'S NEW FOR 2023

Vision is now Anthem Blue View

Children and Adult frame frequency increased to one (1) per calendar year (it was every other year in 2022). Lens copay decreased to \$15 (it was \$20 in 2022).

Hearing Aid Benefit

Hearing aid benefit has been added to all three medical plans. Effective January 1, 2023 benefit includes \$2,000 total hearing aid benefit once every 36 months subject to deductible and coinsurance.

Out of Area Benefits available through Blue Card PPO Network

As of 1/1/2023, members will be able to utilize the Blue Cross Blue Shield PPO providers in other states and be considered in-network. This is for all members including those who have dependents living outside the service area. For members traveling outside of the state, students attending school outside of the state, and dependents living with another family member in another state.

Retail Pharmacy

You can get a 90-day prescription at a local retail pharmacy for the price of 2 copays not 3 copays. For example: If your medication copay is \$10 for a 30-day prescription, you can get a 90-day supply for a \$20 copay instead of a \$30 copay.

Optional Life Insurance Changes

- For employees **not previously enrolled** in VRS Optional Group Life Insurance, you are eligible to enroll during the Special Enrollment Period effective (October 1 to November 30, 2022)—Open Enrollment with same Guaranteed Issue (Options 1 – 8) as previously available only to new hires **without answering health questions (EOI)**.
- Members **who already participate** in the VRS Optional Group Life Insurance program can **increase their** existing coverage by one level (e.g., if their current coverage is 1x compensation, they can increase to 2x) not to exceed the lesser of 4x compensation, or \$400,000, during the Special Enrollment Period (October 1 to November 30, 2022) **without answering health questions (EOI)**.
- **The maximum coverage options increased to 8x**, however, coverage amount remains unchanged at \$800,000 for individuals and \$400,000 for spouses.

Refer to pages 23-25 for details.

Dependent Care Credit Up to \$2500

As of 1/1/2023, the City of Norfolk will contribute up to \$2,500 annually as a match to your Dependent Care Flexible Spending Account (FSA) for employees with qualifying childcare or dependent care expenses.

SUPPORTING EMPLOYEE WELLBEING

Live Well (Wellness) Program

The NHC Live Well Program takes a comprehensive approach to support employees in seven focus areas including: Physical Wellbeing, Emotional Wellbeing, Occupational, Connection, Rewards, Growth, and Resiliency. Visit the wellness homepage for details on the Live Well Program, Featured Wellbeing Campaigns, and Employee Assistance Program (EAP) resources: <https://www.norfolkhealthcareconsortium.com/459/Wellness>

Rewards Credit Program Dates

The Live Well Program offers an annual incentive that provides a health insurance premium reduction credit of \$120 for employees enrolled in the Anthem medical plan. This program runs from 1/1/2023 through 8/31/2023. Anyone hired before 6/30/2023 who completes the requirements, will be eligible for the premium credit reduction the following year. Anyone hired after 7/1/2023 can participate in the next program that starts 1/1/2024.

ELIGIBILITY FOR BENEFITS

Employee Eligibility

Permanent full-time and permanent part-time employees working 20 hours or more a week are eligible for benefits. Special Project Employees may participate in these plans only if the City Ordinance that created their positions authorizes such enrollment. Amounts paid for insurance will vary depending on plans and coverages selected. Materials outlining the benefits of each plan are distributed annually to each eligible employee during an open enrollment period. Coverage for newly hired employees begins the first of the month after the first full month of employment.

The City pays a portion of full-time and part-time employee health insurance premiums. Details of the plans offered, including specific eligibility requirements, coverage, and fees are provided later in this guide. Permanent part-time employees can find part-time rates on the Medical Plan page of the Norfolk Consortium Healthcare website: <https://www.norfolkhealthcareconsortium.com/452/MedicalPharmacy-Services-2023>

Any questions concerning health care coverage may be referred to Benefits Department: HRBenefits@norfolk.gov or via phone: (757-664-4486, Option 1)

Each newly hired employee receives a New Hire Benefit Packet from the Benefits Department during onboarding. Employees must enter their benefits in Peoplesoft Self Service and complete the appropriate forms (if necessary) and return them to the Department of Human Resources within **14 days** of your employment. *Failure to enter benefits in Self Service within 14 days of employment constitutes forfeiture of coverage until the next open enrollment period.*

Coverage for newly hired employees begins the first of the month after the first full month of employment. Example #1: If hire date is 10/8, the first full month of employment will be completed on 11/8, therefore, coverage will begin on 12/1. Example #2: If hire date is 2/1, the first full month of employment will be completed on 3/1, therefore, coverage will begin on 3/1. Please note: premiums for some benefits are paid one month in advance. For example, January premiums are deducted from the December paychecks.

Dependent Eligibility for Benefits

If you are adding a dependent for the first time, you will be required to provide Human Resources proof of your relation to the dependent prior to the enrollment deadline (e.g., a marriage license to prove status of a spouse or a birth certificate to prove a parental relationship of a dependent child). Dependents eligible for coverage in Norfolk Healthcare Consortium benefit plans include:

- Your legal spouse
- Your dependent children up to age 26 (includes stepchildren, legally adopted children, or children placed with you for adoption)
- Your dependent child, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability and is chiefly dependent on you for support and maintenance. Proof of incapacity must be furnished upon request.

Dependent Children Turning Age 26

If your adult child becomes ineligible for benefits due to turning age 26, it is your responsibility to notify Human Resources Benefits within **30 days** of the child's 26th birth date to cancel benefits for that child. If the child needs to remain on a plan due to mental/physical disability, as described above, you will need to contact HR to request continued enrollment for the child. Proof of the child's incapacity for self-support must be furnished.

Divorce

If you divorce your covered spouse, you must notify the Benefits Team (HRBenefits@norfolk.gov) within **30 days** of the effective date of the divorce. A copy of the divorce decree showing the effective date can be submitted using the Peoplesoft Employee Self Service Homepage > Benefit Details Tile > Life Events Tile. After the divorce, your ex-spouse will no longer be an eligible family member but may be eligible for coverage under the plan under COBRA continuation coverage. [For more information click here.](#) For questions contact the Benefits Department via HRBenefits@norfolk.gov

ENROLLMENT

How to Enroll

To enroll from a computer connected to the network, log onto PeopleSoft: <https://psempsrv.norfolk.gov/>. To enroll from a personal device, log onto PeopleSoft: <https://psslfsrv.norfolk.gov/psp/HRPROD/SELFSRV/HRMS/?cmd=login>

You will need to either select or waive (decline) for each benefit option offered. Be sure to have Social Security numbers and birth dates for any eligible dependent(s) that you plan to enroll. You cannot enroll your dependent(s) without this information.

- STEP 1: On the **Employee Self Service Homepage**, click the **Benefits Details Tile**
- STEP 2: Click the **Benefits Enrollment Tile**
- STEP 3: Click **Start**
- STEP 4: Click on each desired benefit tile to elect your benefits

PLEASE NOTE: You must enroll within 14 days of your hire date to have coverage.

When Coverage is Effective

Provided that all enrollment requirements are completed on time, coverage is effective as follows:

- New Hire – First of the month following your first full month of employment
- Annual Enrollment – January 1
- Qualifying Event – First of the month following approval of the change; date of the event for birth, adoption, or placement for adoption (See Appendix for a full list of Qualifying Events).

Benefits Annual Enrollment

Each year employees may change, add, or drop health, dental, and/or vision coverage for themselves and their dependents and opt in or out of the various plan options during the designated open enrollment period. Changes are not permitted at any other time unless there is an authorized qualifying change in family status. The effective date for benefit open enrollment changes is January 1 through December 31 of the following year. Annual benefits enrollment period is usually in October.

Health, dental, vision, STD and LTD premium payroll deductions will start the first payroll in December. Optional Life Insurance coverage subject to evidence of insurability begins upon approval by Minnesota Life. Flexible Spending Accounts, Health Savings Accounts, Legal Resources, and Identity Theft Protection deductions will start on the first payroll in January.

Effective Date of Healthcare Coverage Other Than New Hire/Open Enrollment

Except for additions due to childbirth, adoption or foster care, family status changes in health care coverage are generally effective on the first of the month following premium payments, normally the first full month after the qualifying event. Health care premiums are prepaid i.e., payroll deductions are made in the month prior to coverage. Premiums in arrears will be taken from the next available pay period.

Changes - Qualified Family Status Changes (QFSC)

Once an enrollment period closes, you cannot make any changes to your benefits until the next enrollment period unless you experience a Qualifying Life Event. You must request a change and submit documentation due to a Qualifying Event within 30-days of the event. Except in cases of birth or adoption, changes generally become effective the first of the month following the date the request (with supporting documentation) is approved. Approved enrollment due to birth or adoption becomes effective as of the date of the event. All changes are effective the first of the month following the notification of the qualifying event and submission of the other required documents. [For more information click here.](#) Submit supporting documentation (marriage license, birth certificate, etc.) to: HRBenefits@norfolk.gov

Special Benefit Enrollment, Changes, and Termination Cases

Newborn children

Newborns are covered effective the date of birth. For a child born between the first and the fifteenth of the month the premium will be for the entire month if the child is added to the employee's coverage. For example, if a child is born between October 1 through October 15, the employee must pay October health insurance premium for the child.

There is no premium charge for a birth month for a child born after the fifteenth of a month, and subsequently added as a dependent. So, if a child is born between October 16 and October 31, the employee is not charged for the newborn in October. The employee will pay for the dependent starting with November's premium. A spouse or other dependents may also be added at this time.

Please note: Payroll deductions are paid a month in advance. Therefore, a child's birth that causes a change in coverage always places an employee in an arrears payment due situation. Payroll deductions due will be taken from the next available paycheck(s). Therefore, employees anticipating a coverage change due to a birth are encouraged to contact the Benefits Office at 757-664-4486 (Option 1) for premium payment information. Remember, if newborn coverage is desired, the child must be added to coverage within 30 days of birth, coverage will be effective as of the date of birth, and premiums that are in arrears must be paid. A spouse or other dependents may also be added at this time.

Spouse/dependent coverage changes

Employees must drop spouse/dependents from their health care when they are no longer eligible (i.e., child is no longer a dependent, divorced spouse, etc.). If this is not done, the employee will be responsible for payment of any claims paid by a health care plan after the date of ineligibility.

Other changes

Other coverage can also be effective from the date of the qualifying event if the documentation is received within the required time period. Retroactive changes cannot be made. Employees who have family members covered under their plan must ensure they take appropriate action to remove these individuals when they are no longer eligible for coverage due to loss of marital status, eligibility, or age.

Termination of health, dental, and vision coverage

When an employee leaves the City due to retirement or other type of employment separation, their health, dental, and/or vision coverage ends the last day of that month in which they separate employment. For example, if the employee leaves employment on December 10, their last day of health, dental, and vision coverage is December 31. In other words, new qualified benefit claims would still be paid even after December 10 as long as they were made before December 31.

Payroll deductions are taken a month in advance, therefore, if you have paid for January coverage at the time you leave, that money will be refunded to you. If an employee is placed on Pre-Disciplinary leave, their health, dental, and/or vision plans will stay in effect if the employee maintains their premium payments. Employees would still be offered the opportunity to continue their benefits under federal COBRA rules. Flexible Benefit Administrators will inform the employee of their legal right to continue benefits under federal COBRA rules at the time of the employee's separation.

Retirement

If the retirement date is January 1 (with the last day worked being December 31 in the previous month), your last day of coverage will be January 31. Please see page 28 for Retiree Health Information.

THIS PAGE INTENTIONALLY LEFT BLANK

MEDICAL INSURANCE

The City through the NHC offers medical coverage through Anthem Blue Cross and Blue Shield at varying coinsurance percentages. The NHC pays 80 - 85 percent of your medical insurance claims while you, the employee, pay 15- 20 percent depending on the plan you choose.

Anthem offers services to insurance benefits, all with the aim of improving your health, managing illness or injury, saving you unnecessary medical costs, and improving your overall well-being. [Click here to view the Anthem Programs Booklet.](#)

- **Anthem Health Guides** are highly trained Anthem associates and personal support guides who can help you with all your health care needs. They can help you connect with the right resources, stay on top of the screenings and tests you need, and find doctors. Phone lines are open 8 am – 8pm Monday – Friday: 1-833-988-2030

For more information and program details visit: www.anthem.com

The Medical Summary on the next page provides medical premium rates. **PLEASE NOTE:** Health care premiums are pre-tax, prepaid, for an entire month, without proration. Example: October premiums are paid with the September payroll deductions. If the paperwork is not processed until 2nd pay period of the month, additional deductions will be pulled on future paychecks to obtain the missed deduction from the 1st pay period of the month. The same will be done for dental and vision plans as well.

Permanent part-time employees can find part-time rates on the Medical Plan page of the Norfolk Healthcare Consortium website: <https://www.norfolkhealthcareconsortium.com/453/Medical-Plans-2023>

HEALTH INSURANCE COSTS

Medical premiums (rates) are deducted a month in advance before tax. Rates are shown per pay period and monthly on the tables below. If you earned a Rewards Credit, refer to the Wellness Reduction Rates table to see your reduced rate.

CITY OF NORFOLK REGULAR HEALTH INSURANCE RATES WITHOUT WELLNESS REWARDS CREDIT			
HSA1500	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$15.44	\$30.88	\$714.22
Employee + Child(ren)	\$74.68	\$149.36	\$1,044.29
Employee + Spouse	\$130.09	\$260.18	\$1,453.57
Employee + Family	\$207.56	\$415.12	\$2,192.76
Married Employees*	\$79.91	\$159.82	\$2,448.05
POS1000	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$33.95	\$67.90	\$692.07
Employee + Child(ren)	\$120.36	\$240.72	\$976.76
Employee + Spouse	\$186.96	\$373.92	\$1,374.01
Employee + Family	\$281.63	\$563.26	\$2,096.64
Married Employees*	\$122.41	\$244.82	\$2,415.08
POS750	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$74.07	\$148.14	\$633.20
Employee + Child(ren)	\$175.90	\$351.80	\$899.91
Employee + Spouse	\$290.99	\$581.98	\$1,215.10
Employee + Family	\$430.16	\$860.32	\$1,874.37
Married Employees*	\$243.37	\$486.74	\$2,247.95
PPO750 OOA (for out of state employees)	Regular Rate Per Pay Period	Regular Rate Per Month	City Monthly Share
Employee Only	\$74.07	\$148.14	\$633.20
Employee + Child(ren)	\$175.90	\$351.80	\$899.91
Employee + Spouse	\$290.99	\$581.98	\$1,215.10
Employee + Family	\$430.16	\$860.32	\$1,874.37
Married Employees*	\$243.37	\$486.74	\$2,247.95

*Married employees: two employees married to each other with dependent(s) selecting combined coverage (not applicable for dental or vision plans). Also, eligible if one employee works for Norfolk Public Schools (NPS) or Norfolk Redevelopment and Housing Authority (NRHA).

CITY OF NORFOLK WELLNESS REWARDS CREDIT RATES

The Live Well Program offers an annual incentive that provides a health insurance premium reduction credit of \$120. If you have chosen to participate in this program and completed the credit criteria in 2022, you will receive an annual health insurance premium reduction credit of \$120 in 2023, divided by 24 pay periods which is \$5 per pay period. Participation in this program is optional and employees who completed the healthy activities will receive the incentive as reflected in the tables below.

HSA1500	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	City Monthly Share
Employee Only	\$10.44	\$20.88	\$724.22
Employee + Child(ren)	\$69.68	\$139.36	\$1,054.29
Employee + Spouse	\$125.09	\$250.18	\$1,463.57
Employee + Family	\$202.56	\$405.12	\$2,202.76
Married Employees*	\$74.91	\$149.82	\$2,458.05
POS1000	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	City Monthly Share
Employee Only	\$28.95	\$57.90	\$702.07
Employee + Child(ren)	\$115.36	\$230.72	\$986.76
Employee + Spouse	\$181.96	\$363.92	\$1,384.01
Employee + Family	\$276.63	\$553.26	\$2,106.64
Married Employees*	\$117.41	\$234.82	\$2,425.08
POS750	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	City Monthly Share
Employee Only	\$69.07	\$138.14	\$643.20
Employee + Child(ren)	\$170.90	\$341.80	\$909.91
Employee + Spouse	\$285.99	\$571.98	\$1,225.10
Employee + Family	\$425.16	\$850.32	\$1,884.37
Married Employees*	\$238.37	\$476.74	\$2,257.95
PPO750 OOA (for out of state employees)	Rewards Credit Reduction Rate Per Pay Period	Rewards Credit Reduction Rate Per Month	City Monthly Share
Employee Only	\$69.07	\$138.14	\$643.20
Employee + Child(ren)	\$170.90	\$341.80	\$909.91
Employee + Spouse	\$285.99	\$571.98	\$1,225.10
Employee + Family	\$425.16	\$850.32	\$1,884.37
Married Employees*	\$238.37	\$476.74	\$2,257.95

*Married employees: two employees married to each other with dependent(s) selecting combined coverage (not applicable for dental or vision plans). Also, eligible if one employee works for Norfolk Public Schools (NPS) or Norfolk Redevelopment and Housing Authority (NRHA).

COMPARISON OF MEDICAL PLAN BENEFITS IN-NETWORK COVERAGE

Below is a comparison of medical plan benefits based on in-network coverage. This chart does not replace the medical plan document.

PLAN MEDICAL SERVICES	HSA 1500 w/ Health Savings Account	POS 1000	POS 750	PPO 750 OOA (for out of state employees)
General Deductible (individual/family)	\$1,500/\$3,000 *	\$1,000/\$2,000*	\$750/\$1,500*	\$750/\$1,500*
Out of Pocket Maximum (individual/family)	\$5,500/\$11,000	\$5,500/\$11,000	\$5,500/\$11,000	\$5,500/\$11,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
PCP Office Visit	Covered at 80% ^{AD}	\$30 Copayment	\$25 Copayment	\$25 Copayment
Specialist Visit	Covered at 80% ^{AD}	\$60 Copayment	\$50 Copayment	\$50 Copayment
LiveHealth Online Office Visit	Covered at 80% ^{AD}	\$15 Copayment	\$15 Copayment	\$15 Copayment
Maternity	Covered at 80% ^{AD}	\$350 Global Copayment**	\$350 Global Copayment**	\$350 Global Copayment**
Inpatient Care	Covered at 80% ^{AD}	Covered at 80% ^{AD}	Covered at 85% ^{AD}	Covered at 85% ^{AD}
Outpatient Surgery	Covered at 80% ^{AD}	Covered at 80% ^{AD}	Covered at 85% ^{AD}	Covered at 85% ^{AD}
Emergency Room	Covered at 80% ^{AD}	Covered at 80% ^{AD}	Covered at 85% ^{AD}	Covered at 85% ^{AD}
Urgent Care Center	Covered at 80% ^{AD}	\$50 Copayment	\$50 Copayment	\$50 Copayment
Preventive Vision (one per calendar year)	\$15 Copayment for adults; no copayment for pediatric exam	\$15 Copayment for adults; no copayment for pediatric exam	\$15 Copayment for adults; no copayment for pediatric exam	\$15 Copayment for adults; no copayment for pediatric exam
OON[†] Deductible	\$3,000/\$6,000	\$2,000/\$4,000	\$2,000/\$4,000	\$2,000/\$4,000
OON OOP[‡] Maximum	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000
OON Coinsurance	Covered at 50% ^{AD}	Covered at 50% ^{AD}	Covered at 50% ^{AD}	Covered at 50% ^{AD}

*No individual deductible if covering more than one member on the plan

** Global Copayment = Includes prenatal care, delivery, and postpartum services. Copayment is in addition to any applicable inpatient hospital coinsurance.

AD = After Deductible

OON = Out-of-Network

OON OOP = Out-of-Network Out-of-Pocket Maximum

PHARMACY DRUG COVERAGE

The City through the NHC offers pharmacy drug coverage through IngenioRx to eligible employees. Enrollment in a group health insurance plan through Anthem automatically enrolls you in pharmacy drug coverage through IngenioRx. If you need to fill a prescription you have plenty of choices how and where to get your prescription drugs, including pharmacies or convenient home delivery.

The Prescription Drug benefits fall under three categories/tiers. Please see the chart below for additional information.

If enrolled under HSA1500 health insurance plan, certain preventative medications will have the deductible waived and be available at the copay listed in the table below. If your medication is not on the preventative list, you will have to reach your deductible before the copay is applied.

For information on preventative medications visit: www.anthem.com

PRESCRIPTION COPAY AMOUNTS		
DRUG TYPE	HSA1500 (after deductible) POS1000, POS750, and PPO750 OOA 30-Day Retail	HSA1500 (after deductible) POS1000, POS750, and PPO750 OOA 90-Day Mail Order
Preventative (if applicable based on qualifications by ACA)	Deductible waived, standard copay applies	Deductible waived, standard copay applies
Generics (Tier 1)	\$10	\$20
Plan Preferred Medication(Tier 2)	\$30	\$60
Non-Preferred Medications (Tier 3)	\$60	\$120

Retail Prescriptions

You can purchase your prescribed medications and maintenance medications for 30 or 90-day supplies through a participating retail pharmacy at two-times your copay. Example: If your medication copay is \$10 for a 30-day prescription, you can get a 90-day for a \$20 copay instead of a \$30 copay.

Prescription Home Delivery

IngenioRx Home Delivery offers a convenient, cost-effective way to order prescribed long-term, maintenance medications for direct delivery to your home with free standard shipping. Medications obtained through home delivery are limited to a 90-day supply. In order to maximize your savings, please ask your doctor to write your prescription for a 90- day supply with refills up to one year. You may order prescriptions electronically, by phone or filling out a form.

Specialty Prescriptions

If you have a complex health condition that requires specialty drugs for your treatment – drugs that may need special handling or that you may get by injection or infusion – you should get those medications filled through the IngenioRx Specialty Pharmacy.

For more information on pharmacy coverage visit: www.anthem.com

DENTAL COVERAGE

The City, through the Norfolk Healthcare Consortium, offers dental insurance through Delta Dental of Virginia: (deltadentalva.com) through payroll deduction at a group rate **fully paid by the employee**. There are three plan options available: High Option, Low Option and EPO. All three plans include the enhanced program features outlined below.

- **Healthy Smile, Healthy You** – This program provides individuals with certain medical conditions one additional cleaning and exam beyond the plan’s ordinary limit per benefit period. The medical conditions include: diabetes; high-risk cardiac conditions; pregnancy; cancer being treated via radiation and/or chemotherapy; weakened immune system and kidney failure or dialysis. In addition, patients with the following conditions are eligible for an additional fluoride application beyond the age limitation of the policy: pregnancy; undergoing cancer treatments; weakened immune systems; kidney failure or dialysis. Enrollment in this program is required to gain access to these benefits.
- **Prevention First** – This program allows members to stretch their annual benefit maximum dollars. Regular, preventive dental visits and preventive diagnostic services (typically x-rays, exams, and cleanings) will not count against the member’s annual benefit maximum amount within a plan year, freeing up the annual maximum so it may be used for other covered services. Enrollment in this program is automatic for all members.
- **TeleDentistry.com** – A safe and effective way to receive care and avoid the emergency room. Virtual visits through Delta Dental’s partnership with TeleDentistry.com allows you access to care when you have a dental emergency; need access to a dentist after hours; need to consult with a dentist without leaving home or while traveling. Enrollment in this program is automatic for all members; however, you will need to create an online account the first time you utilize this benefit.

DENTAL	EPO	LOW OPTION	HIGH OPTION
<p>Network</p> <p>Click here to learn more about Using your Delta Dental Program</p>	<p>PPO</p> <p>Under this program, you may use any Delta Dental PPO dentist. No coverage is available if you go outside of this network.</p>	<p>PPO & Premier</p> <p>Under this program, you may use any dentist you wish. It is to your advantage to select a dentist who is a Delta Dental PPO or Premier participating dentist.</p>	<p>PPO & Premier</p> <p>Under this program, you may use any dentist you wish. It is to your advantage to select a dentist who is a Delta Dental PPO or Premier participating dentist.</p>
Diagnostic & Preventive Services (Exam, Cleaning)	100% Covered	100% Covered	100% Covered
Basic Service	Fixed copayment Covered 45% - 65%	Covered at 50%	Covered at 80%
Major Services	Fixed copayment Covered 40% - 50%	Covered at 50%	Covered at 50%
Orthodontic Services	Covered at 50% Adult & dependent children	No Coverage	Covered at 50% for dependent children under age 19
Deductible	No Deductible	\$50/individual \$150 family	\$50/individual \$150 family
Maximums	\$3,000 Annual Max \$2,000 Orthodontia Max	\$1,000 Annual Max N/A Orthodontia	\$1500 Annual Max \$1500 Orthodontia Max

DENTAL COSTS

TIER	DENTAL PLAN COSTS					
	EPO OPTION		LOW OPTION		HIGH OPTION	
	Employee Pays Per Pay Period*	Employee Pays Per Month	Employee Pays Per Pay Period*	Employee Pays Per Month	Employee Pays Per Pay Period*	Employee Pays Per Month
Employee Only	\$11.23	\$22.46	\$11.47	\$22.94	\$16.71	\$33.42
Employee + Child	\$17.96	\$35.92	\$18.32	\$36.64	\$32.70	\$65.40
Employee + Child(ren)	\$26.88	\$53.76	\$25.20	\$50.40	\$44.32	\$88.64
Employee + Spouse	\$22.43	\$44.86	\$22.92	\$45.84	\$33.40	\$66.80
Employee + Family	\$35.87	\$71.74	\$35.98	\$71.96	\$60.01	\$120.02

PLEASE NOTE: Premiums are deducted one month in advance. * In months with three pay checks (twice each calendar year), only the **first two pay checks** have benefit deductions.

Visit the NHC website: <https://www.norfolkhealthcareconsortium.com/456/Dental>

VISION COVERAGE

The City through the Norfolk Healthcare Consortium offers vision insurance through Blue View Vision to eligible employees through payroll deduction at a group rate **fully paid by the employee**. Call 1-888-884-8428 for benefit questions or provider locations. **Premiums are deducted 1 month in advance**. Routine eye exam (once every calendar year) is a \$10 copay. The table below lists other costs for in-network benefits.

	FRAMES	LENSES	CONTACTS
Co-Pay	\$0	\$15 (Includes scratch coating)	\$0
Allowance	\$150 allowance, 20% off remaining balance	N/A	\$150 allowance and 15% off remaining balance for elective conventional lenses; no additional discount for elective disposal
Upgrades*	N/A	Transitions/No Line Bi-Focal/Impact Resistant/ and many more	N/A
Frequency	Once a Year	Once a Year	Once a Year

Employee premium costs for the vision insurance plan are:

VISION PLAN		
TIER	Employee Pays Per Pay Period **	Employee Pays Per Month
Employee Only	\$2.65	\$5.30
Employee + 1 Child	\$4.65	\$9.30
Employee + Child(ren)	\$5.31	\$10.62
Employee + Spouse	\$4.65	\$9.30
Employee + Family	\$7.72	\$15.44

*Upgrades are available at an additional cost call 1-866-723-0515 for additional information.

In months with three pay checks (twice each calendar year), only the **first two pay checks have benefit deductions.

Visit the NHC website: <https://www.norfolkhealthcareconsortium.com/457/Vision>

FLEXIBLE SPENDING ACCOUNTS (FSA)

The Norfolk Healthcare Consortium provides FSA for eligible employees to help you save on eligible important medical, dental, and vision expenses by using pre-tax dollars.

There are two types of flexible spending accounts and a health savings account that are designated tax-free through the Internal Revenue Service (IRS) for qualified health plans and eligible dependent daycare expenses:

- Healthcare Flexible Spending Account (HCFSA)
- Dependent Care Flexible Spending Account (DCFSA)
- Health Savings Account (HSA)

These accounts allow you to set aside tax-free dollars for eligible out-of-pocket expenses. You cannot be enrolled in both the Health FSA and HSA, so it is important to evaluate both options and decide which is best for you. Another advantage of having a flexible spending account is that it can be used for yourself, your spouse, or any other eligible dependents, even if they are not covered by your health plan.

Healthcare Flexible Spending Accounts (HCFSA)

The **Flexible Spending Account-Healthcare** for eligible employees through Flexible Benefit Administrators allows you to save on health care expenses using pretax dollars to pay for out-of-pocket eligible expenses. There is no waiting to access the full amount of your annual election amount. It is available to you on the first day of the plan year. Balances remaining up to \$570 will be carried over from 2022 into 2023. Participation is optional, but once elected, it cannot be changed unless you experience a qualifying event, such as marriage, divorce, birth of a child, etc. Please Note: The IRS does not release updates to contribution limits until mid to late November. The 2023 Flexible Spending contribution limit is **\$3,050 (\$120 minimum)**. [For updated IRS contribution click here.](#)

Eligible expenses include, but are not limited to:

- Copays
- Deductibles
- Prescription drugs
- Other out-of-pocket costs for medical, dental and vision services not paid by insurance

Over-the-counter (OTC) drugs and medicines are not reimbursable through your flex account unless prescribed by a medical practitioner.

Visit the Flexible Benefits Administrators website for more information: www.flex-admin.com

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

The Norfolk Healthcare Consortium provides Dependent Care Flexible Spending Accounts (DCFSA) for eligible employees through Flexible Benefit Administrators to help you save on eligible dependent care expenses by using pre-tax dollars so you can work. Contribution of up to \$2,500 annually as a match to your Dependent Care Flexible Spending Account (FSA) for employees with qualifying childcare or dependent care expenses.

As of 1/1/2023, the City of Norfolk will contribute up to \$2,500 annually as a match to your Dependent Care Flexible Spending Account (FSA) for employees with qualifying childcare or dependent care expenses.

The Dependent Care FSA allows you to save on day care expenses using pre-tax dollars. When you enroll in the benefit, you set aside a portion of your pay each payroll before taxes are deducted. You decide how much to contribute, based on what you estimate you would need for the year. As funds are accrued in your Dependent Care FSA account, you can spend whenever you choose during the Plan Year. You can accomplish this by submitting a claim and opting to have the payment sent to yourself or to your provider. With the Dependent Care FSA, you can only get reimbursement for the amount that is currently available in your account at the time of your request. Dependent Care FSA has no carryover available. Any money left in the account at the close of the plan year is forfeited.

Eligibility: Dependent child under the age of 13 who lives with you for more than half of the year; or be a spouse or tax dependent who resides in your home a minimum of eight (8) hours a day and who requires day-to-day living assistance.

Examples of Eligible Expenses

- Daycare centers
- Elder care
- Day camps
- Preschool
- After school care
- Nanny / au pair

Examples of Ineligible Expenses

- Meals
- Overnight camps
- Diapers
- Education expenses, including kindergarten
- Incidental fees, such as activity fees and field trips

Contribution Limits (As set by the IRS)

The maximum amount you can elect to contribute is the smallest of the following:

- \$5,000 (\$120 minimum) – per couple if married and filing federal taxes jointly
- \$2,500 – if married and filing a separate federal tax return
- Your spouse's annual earned income

Please Note: The IRS does not release updates to contribution limits until mid to late November. 2023 Dependent Care contribution limit are provided above. [For updated IRS contribution click here.](#)

Reimbursements

You have until March 31 after the plan year ends to submit all required information for reimbursement. The services must be provided within that plan year. Failure to submit required documentation requested by Flexible Benefit Administrators by the deadline, will cause your account to be temporarily suspended until the documentation is provided. Once the required information is provided, your account will be released for further usage.

Visit the Flexible Benefits Administrators website for more information: www.flex-admin.com

HEALTH SAVINGS ACCOUNT (HSA)

The City through the Norfolk Healthcare Consortium offers a Health Savings Account (HSA) administered by HealthEquity to those employees enrolled in the HSA 1500 health plan. An HSA is a triple tax-advantaged medical savings account that can be used for paying eligible medical, dental and vision expenses. To see a full list of qualified medical expenses, visit: <https://www.healthequity.com/hsa-qme>. Funds contributed to the HSA are not subject to federal income tax at the time of deposit. Your financial contribution to your HSA will be withdrawn through payroll deduction and placed in your HSA account. If there is an increase from the current limits and you would like to take advantage of the increase/maximum, please contact HRBenefits@norfolk.gov for assistance.

To be eligible for an HSA:

- You cannot be covered by any other health plan that is not a qualified plan (including spouse's insurance)
- You cannot be enrolled in any part of Medicare or Tricare
- You cannot have accessed VA medical plan benefits in the past 90 days
- You cannot be claimed as a dependent on another person's tax return

If eligible to enroll, the City will contribute the following to your Health Savings Account:

- If health insurance starts January 1st to June 30th- **\$500** for an individual / \$1,000 for 2 or more covered on the plan
- If health insurance starts July 1st to December 31st - **\$250** for an individual / \$500 for 2 or more covered on the plan

The City of Norfolk will deposit the funds into your HSA account by the first pay period in January. This money can be used to offset your deductible.

Amounts elected will be divided over the 26 pay periods in the year and deductions will begin on the 1st payroll in January. Terminating employees will still be able to utilize what's left in the account; however, contributions will no longer be allowed unless they continue to meet the eligibility requirements noted above. The account may also be subject to a monthly administrative fee following termination based on account balance, and a letter will be mailed to account holders confirming associated changes.

All funds remaining in the account will rollover from year to year, just like a 401K account. You choose whether to pay medical expenses from the account or to save the money for future medical expenses. The HSA is portable and you can maintain the account even if you change employment or medical coverage.

The annual contribution limits include any funds contributed by your employer. You must make sure that your contribution calculations include that figure so that you do not exceed the IRS guidelines. The contribution limits are based on the calendar year. As noted by federal law, the annual contribution limits are:

2023 HSA contribution limit (employer + employee)	Self-only: \$3,850 Family: \$7,750
2023 HSA catch-up contributions (age 55 or older)	\$1,000

For more information visit: www.healthequity.com

WELLNESS PROGRAM

The Wellness Program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

Rewards Credit Health Insurance Premium Discount

The Live Well Program offers an annual incentive that provides a health insurance premium reduction credit of \$120 for employees enrolled in the Anthem medical plan. This program runs from 1/16/2023 through 8/31/2023. Anyone hired before 6/30/2023 who completes the requirements, will be eligible for the premium credit reduction the following year. Anyone hired after 7/1/2023 can participate in the next program that starts 1/1/2024.

This rewards credit is earned when an employee completes healthy activities through [Anthem.com](https://www.anthem.com) or the Sydney Health mobile app, to earn a point total of 120. The following is a menu of action items giving employees the opportunity to choose from a variety of activities. Each action item is given a point value for employees to accumulate points as shown below:

REWARDS CREDIT HEALTHY ACTIVITIES	POINTS (Total points must reach 120)
ANNUAL PRIMARY CARE PHYSICIAN (PCP) WELLNESS EXAM	50
ANNUAL WELL WOMAN EXAM	50
PROSTATE CANCER SCREENING (PSA)	50
COMPLETE THE HEALTH PROFILE ASSESSMENT	50
COLORECTAL EXAM	30
MAMMOGRAM	30
FLU SHOT	20
READ FIVE ARTICLES OR WATCH FIVE VIDEOS (topics include: exercise, healthy eating, sleep, family health, mind & body, and more)	20

To earn the rewards credit incentive employees must accumulate a total of 120 points by choosing to complete healthy activities from the list above. Deadline for completion is 8/31/2023 to be eligible for the premium credit reduction the following year. It can take up to 45 days from the date of your preventive exam or flu shot to show as completed as claims-based activities rely on when your provider submits your claim to Anthem.

Please Note: Participation in this program is optional. If you have chosen to participate and completed the credit criteria by 8/31/2022, you will receive the rewards credit in 2023.

For more information visit the Live Well Rewards page: <https://www.norfolkhealthcareconsortium.com/468/Rewards-for-Anthem-Medical-Plan-Particip> or contact the Wellness Team at: Wellness@norfolk.gov

EMPLOYEE ASSISTANCE PROGRAM (EAP)

ComPsych Guidance Resources

ComPsych Guidance Resources offers confidential assistance to the employee or dependents. As a City employee, you receive five (5) free in-person sessions per issue per year for you and your immediate family. Personal issues, planning for life events or simply managing daily life can affect your work, health, and family. ComPsych Guidance Resources provide support, resources, and information for personal and work-life issues. Guidance Resources is available 24/7/365! Trained masters and doctoral level clinicians will listen to your concerns and quickly refer you to in-person counseling and other resources.

For more information: call 1-844-266-0707 or go to: www.guidanceresources.com (Company Web ID: Norfolk)

LEGAL RESOURCES

Legal Resources offers two plans, a comprehensive Legal Services Plan and an Identity Theft Protection Plan.

Legal Resources and Services

Legal Resources provides 100% coverage for you, your spouse, and qualified dependents for the most often needed legal services. You have access to a network of top-rated law firms in your area and nationwide, with coverage in all 50 states. Whether your legal matter is an everyday legal need, or unexpected event, you, and your family are protected from the high cost of attorney fees. You pay no attorney fees for all Fully Covered Services, which include will preparation, traffic court, real estate matters, divorce, billing disputes, and more! Pre-existing legal matters and less common legal needs are also covered at a 25% discount.

LEGAL BENEFITS RATE (Premium will be deducted the month the benefits start)	
Per Pay Period	Rate Per Month
\$8.50	\$17.00

Identity Theft Protection

In a world full of constantly evolving threats to our cyber security, trusted identity protection is essential to everyone. Legal Resources Identity Theft Protection Plans feature 24/7 monitoring of your personal and financial information, including any information on the dark web, real time alerts that allow you to act before damage occurs, fully managed restoration, meaning we do all the work for you, and up to \$1 million of identity theft insurance to cover any out-of-pocket expenses incurred in the event of an incident.

IDENTITY THEFT PROTECTION BENEFITS RATE		
LEVEL OF COVERAGE	Per Pay Period	Rate Per Month
Employee Only	\$2.00	\$4.00
Family (includes employee, spouse, and an unlimited number of children up to age 25)	\$5.50	\$11.00

For more information: Call 1-800-728-5768 or go to: www.legalresources.com

OTHER BENEFITS

Short Term Disability (STD)

For employees enrolled in the Norfolk Employee Retirement System (NERS) and for employees enrolled in VRS Plan 1 and 2, the City offers Short Term Disability (STD) through The Hartford through payroll deduction at a rate determined by your salary. The STD benefit provides tax free income replacement when you are unable to work due to maternity, sickness or an off the job accident.

VRS Hybrid employees are automatically enrolled without cost in the Virginia Local Disability Program (VLDP). It provides taxable Short Term and Long-Term Disability benefits as well as a Long-Term Care benefit. After one year of continuous VRS membership through the City of Norfolk (waiting period), you will become eligible for non-work related disability benefits through VLDP STD and LTD. Newly available starting 7/1/2023, VRS Hybrid employees will also have the opportunity to enroll in STD Gap coverage through The Hartford which will provide non-work related disability coverage during the one year waiting period for VLDP STD coverage. Enrollment is only offered to new hires during the new hire benefits election period and will not be offered during annual benefits enrollment. For information on Short Term Disability coverage [Click here to access STD/LTD disability information on the Team Norfolk TAM page](#) or email: HRTAM@norfolk.gov

Long Term Disability (LTD)

For employees enrolled in the Norfolk Employee Retirement System (NERS), and for employees enrolled in VRS Plan 1 and 2, the City offers Long Term Disability (LTD) through payroll deduction at a rate determined by your salary. The LTD benefit provides tax free income replacement when you are unable to work due to sickness and on or off the job accidents.

VRS Hybrid employees are automatically enrolled without cost in the Virginia Local Disability Program (VLDP). It provides taxable Short Term and Long-Term Disability benefits as well as a Long-Term Care benefit. After one year of continuous VRS membership with the City of Norfolk (waiting period) you will become eligible for non-work related disability benefits through VLDP STD and LTD. Newly available starting 7/1/2023, VRS Hybrid employees will have the opportunity to enroll in LTD Gap coverage through The Hartford which will provide non-work related disability coverage during the one year waiting period for VLDP LTD coverage. Enrollment is only offered to new hires during the new hire benefits election period and will not be offered during annual benefits enrollment. For information on Gap Long Term Disability coverage during the one-year waiting period, [Click here to access STD/LTD disability information on the Team Norfolk TAM page](#) or email: HRTAM@norfolk.gov

Total Absence Management Team (TAM)

The Total Absence Management (TAM) team within Human Resources manages Short Term and Long-Term Disability benefits and supports Team Norfolk in maintaining a healthy workforce through absence and disability management. **For complete details for STD and LTD:** [Click here to access STD/LTD disability information on the Team Norfolk TAM page](#) or email: HRTAM@norfolk.gov

Basic Life Insurance

The City offers **Basic Life** Insurance through Virginia Retirement Services underwritten by Minnesota Life to eligible employees at a rate paid by the City. The Basic Life Insurance benefit is equal to two (2) times your annual salary, rounded to the next highest thousand. Coverage is automatic upon employment for eligible employees, paid for by the City and is effective as of the date of hire. No medical examination is required. The plan carries a conversion option upon termination of employment for reasons other than retirement. It is important for you to know that there is imputed income on any City provided Employee Life Insurance coverage over \$50,000. This is required by government tax regulations. This calculated value is added to your income and you must pay taxes on this amount. For more information visit: <https://www.varetire.org/benefits-and-programs/benefits/life-insurance/basic-group-life-insurance>

Optional Life Insurance

The City offers **Optional Life** Insurance through Securian Financial (Minnesota Life) to you, your spouse and your dependent children at an age based group rate fully paid by you. Optional Life Insurance is available to newly hired employees without Evidence of Insurability for Options 1-8 coverage if selected within the first 31 days of hire. Employees can also enroll/make changes at any time during the year. See below for Evidence of Insurability (EOI) rules. You can apply for, add, decrease, or terminate Optional Life Insurance at any time during the year but you cannot do it through PeopleSoft. [A VRS-39 form](#) must be submitted for new enrollments and a [VRS-39a form](#) must be submitted to change or to terminate coverage. Enrollment and updates to your Optional Life Insurance can also be made on the web by visiting <https://myvrs.varetire.org/login/>. Once logged in/registered, click My History, Life Insurance, and then the Visit Securian button.

Your spouse and/or dependent's coverage ends when your coverage ends. Your spouse coverage ends also if there is a final divorce decree between you and your spouse. Optional Life coverage for minor children ends when a child turns age 21, or age 25 if he or she is a full-time student. Optional Life also ends when a child marries or becomes self-supporting. Dependents are eligible only if the employee elects optional coverage as well. Your spouse can apply for coverage equivalent to your annual salary for Options 1-4, and 2x your annual salary for Options 5-8.

Evidence of Insurability (EOI)

Evidence of insurability (proof of good health) is not required if members enroll in the Optional Group Life Insurance Program within 31 days of their employment date. If members participate in the optional plan, they may add dependents within 31 days of a qualifying event, such as marriage or the birth or adoption of a child, without evidence of insurability.

Evidence of insurability (proof of good health) is required if:

- Members apply after 31 days from their employment date.
- Members wish to add their spouse or dependent child to their coverage after 31 days from their employment date or a qualifying event.
- Members wish to purchase more than \$400,000 for themselves.
- Members wish to increase their optional life insurance coverage for themselves or their spouse.
- The spouse's insurance amount is more than half the member's creditable compensation.

For more information contact Securian Life at: P.O. Box 1193, Richmond, VA 23218-1193 or call 1-800-441-2258 or www.LifeBenefits.com/plandesign/virginia

2023 OPTIONAL LIFE ACCIDENTAL DEATH AND DISMEMBERMENT OPTIONS

Type of Coverage	Option 1	Option 2	Option 3	Option 4
Employee	1X Salary	2X Salary	3X Salary	4X Salary
Spouse	.5 X Salary	1X Salary	1.5X Salary	2X Salary
Child(ren)	\$10,000	\$10,000	\$20,000	\$30,000

2023 OPTIONAL LIFE ACCIDENTAL DEATH AND DISMEMBERMENT OPTIONS

Type of Coverage	Option 5	Option 6	Option 7	Option 8
Employee	5X Salary	6X Salary	7X Salary	8X Salary
Spouse	2X Salary	2X Salary	2X Salary	2X Salary
Child(ren)	\$30,000	\$30,000	\$30,000	\$30,000

2023 OPTIONAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT SPOUSE RATE

Employee Age	Employee/Retiree/Spouse – Cost Per \$1,000 Coverage Per Month
34 and Under	\$0.05
35-39	\$0.06
40-44	\$0.08
45-49	\$0.14
50-54	\$0.20
55-59	\$0.33
60-64	\$0.59
65-69	\$1.06
70+	\$2.06

2023 SUPPLEMENTAL LIFE ACCIDENTAL DEATH AND DISMEMBERMENT CHILD(REN) RATE

Option	Coverage Amount	Rate
Option 1	\$10,000	\$0.80
Option 2	\$10,000	\$0.80
Option 3	\$20,000	\$1.60
Option 4	\$30,000	\$2.40

Life Insurance Beneficiaries

A beneficiary or beneficiaries can be named by you, the employee, to receive the death benefit to be paid at your death. It is important that you frequently review and refresh your life insurance beneficiaries. **You can choose different beneficiaries for basic and optional Life and you can change your beneficiaries at any time by logging in to <https://myvrs.varetire.org/login/> OR completing a paper Designation of Beneficiary form and submitting it to the address on the form.**

If all your named beneficiaries predecease you, or if you do not name a beneficiary, the death benefit will be paid in the following order:

- First, to your spouse
- Second, if no surviving spouse, to your children and descendants of deceased children, per stirpes
- Third, if none of the above, to your parents
- Fourth, if none of the above, to the duly appointed executor or administrator of your estate
- Fifth, if none of the above, to your other next of kin entitled under the laws of your domicile at the time of death.

In the order of precedence, “children” means all children except stepchildren, foster children, minors who happen to be living with you and individuals raised by you as a “child”.

Please note that the employee is the beneficiary of the spouse and children’s optional life coverage.

For more information visit: <https://employers.varetire.org/plans-and-benefits/benefits/life-insurance/optional-group-life-insurance.php>

RETIREMENT PROGRAMS

The Norfolk Employees' Retirement System (NERS) has partnered with the Virginia Retirement System (VRS) as of January 1, 2022. Eligible employees are covered under one of two retirement plans:

City of Norfolk Retirement System (NERS)

Any permanent full-time or part-time employee who became a member of NERS before January 1, 2022, and employees who elect to remain participants of NERS by December 31, 2022, are participating members of NERS and are required to have mandatory employee contributions at the rate of 5.0% automatically withheld from their pay. NERS provides retirement benefits as well as death and disability benefits. All benefits vest after five (5) years of creditable service.

For more information visit): <https://www.teamnorfolk.org/470/Retirement>

Virginia Retirement System (VRS)

Employees hired or rehired after January 1, 2022, are not eligible to participate in the Norfolk Employees’ Retirement System (NERS). All full-time employees hired or rehired on or after January 1, 2022, are participants in the Virginia Retirement System (VRS) and are required to have mandatory employee contributions at the rate of 5.0% of their automatically withheld from their pay.

STATE EMPLOYEES: Eligible constitutional employees are covered under the Virginia Retirement System (VRS) the first of the month following their hire date. For additional resources please refer to the [VRS Member Guide](#).

The City is committed to helping employees build retirement wealth and security. If you have questions regarding the available retirement plans, contact the City’s Retirement Office at 757-664-4738 or email the Retirement Office at retirement@norfolk.gov.

ADDITIONAL VOLUNTARY RETIREMENT OPTIONS

MissionSquare Retirement

The City of Norfolk has partnered with MissionSquare Retirement to assist its employees with additional options for which to save for retirement. The City offers participation in the City's 457, Roth 457 and Roth IRA Plans through payroll deductions that can be modified at any time throughout the year. For more information visit: <https://www.teamnorfolk.org/1774/The-Citys-457-Deferred-Compensation-Plan>

457 Deferred Compensation Plan (Pre-tax dollars)

The City's 457 Plan is a retirement savings account that allows you to save and invest money for retirement with tax benefits. Contributions are made with pre-tax dollars and reduce your taxable income for the year. These contributions and all associated earnings are not subject to tax until withdrawn. Withdrawals upon separation from service are not subject to 10% IRS penalty tax, regardless of age.

Payroll Roth IRA (Post-tax dollars)

A Roth 457 and Roth IRA are retirement savings accounts that allow your money to grow tax-free. Roth retirement accounts are funded with after-tax dollars, meaning you've already paid taxes on the money at the time of the contribution. In return for no up-front tax break, your money grows tax free and when you withdraw the funds at retirement, you pay no taxes. Withdrawals can be made penalty free after age 59 ½ years.

RETIREE HEALTH CARE

At the time of retirement, all new retirees who have 15 years of continuous service with the City and are under the age of 65 are eligible to be enrolled in health care. Retiring elected constitutional officers, appointed officials, executive pay plan employees, or employees who retire from the City with accidental disability are also eligible to enroll. It is the employee's responsibility to contact the Benefits office if they wish to enroll under the retiree health, dental, and/or vision plans at the time they retire.

When a covered retiree reaches the age of 65 or is eligible for Medicare, City of Norfolk's health benefits will no longer be available to them or their spouses or dependents. COBRA will be offered to spouses and dependents once the retiree turns Medicare eligible. They can remain on the dental or vision past the age of 65. If a retiree becomes eligible for Medicare before the age of 65, they will need to contact the Benefits team to cancel their health insurance.

As a retiree, you will receive an annual benefit statement, to remind you of the benefits you currently have, and to inform you of any rate or plan changes for the upcoming plan year. If there are any premium changes, they will be reflected on your December 31st retirement check.

Retirees forfeit their rights to enter the Retiree benefit plans if they fail to enroll within 30 days of their retirement date.

A retiree may terminate their retiree (medical, dental, and/or vision) plan at any time, but they will not be able to re-enroll.

Retirees are required to pay for their benefit premiums by retirement payroll deduction if their retirement check is sufficient to allow the entire deduction. Otherwise, participating retirees must pay their benefit premium by cashier's check or money order prior to the first of the month of coverage. Retirees who fail to pay their premium by the last day

of the month preceding the first of their coverage month will be given a five (5) calendar day grace period. If the premium is not paid by then, they will be notified by mail of their cancellation.

If a retiree lives outside the service area, their only health care option would be the Out of Area PPO750 plan.

Contact the Benefits Team at HRBenefits@norfolk.gov for more information.

LEAVE BENEFITS

Leave Policy 4.1

The City of Norfolk values its employees and encourages a work-life balance that elevates the organization to be an employer of choice. In support of this goal, the City offers a variety of leave benefits. The purpose of this policy is to regulate all forms of leave that are provided and to outline procedures for the request, approval and the utilization of such leave.

All requests for leave should be submitted and approved in advance of any absence from work. It is recognized that City departments may have established departmental leave policies related to leave utilization which are unique and are designed to meet organizational needs. Employees are also required to adhere to established departmental leave policies.

Leave is granted at the discretion of the department head or designee and may be disapproved depending upon operational need, insufficient justification or misuse. Employees should not presume leave will be approved solely because accumulated leave is available.

Documentation to support any absence may be required by a department head.

All members of the classified and unclassified service and special project employees granted leave benefits by ordinance are eligible for annual leave. Periods of leave without pay will not be counted for the purpose of accumulation of leave with pay.

For more details including any leave type: <https://www.teamnorfolk.org/DocumentCenter/View/408/Leave-Policy>

Leave of Absence (LOA) and Leave Without Pay (LWOP) Procedures

An employee who is on LOA or LWOP due to an approved Family Medical Leave Act (FMLA) leave for illness or injury may be eligible to remain on the health, dental, vision, short/long term disability, optional group life insurance, and legal resources plans as long they maintain their monthly premiums. Employees should contact the Benefits Office to make payment arrangements. If the employee does not pay their monthly premiums, their insurance will be canceled retro to the last month for which payment was made. Upon request when returning from FMLA leave, the employee may be reinstated to the same plans at the same levels as if he had never left and payroll deductions will resume.

Employees on unpaid military leave or any leave other than a disability leave, are responsible for paying the entire premium (City portion + Employee portion) for their health insurance. Employees on unpaid military leave will be able to re-enroll upon their return to work if their benefits are cancelled while on leave. It is the employee's responsibility to contact the Benefits Office at: HRBenefits@norfolk.gov to re-enroll in their benefits.

Active employees receiving Workers' Compensation indemnity payments are required to make premium payment arrangements with the Benefits Office at: HRBenefits@norfolk.gov if such premiums are not deducted from their City paycheck.

Flexible Spending Account or Health Savings Account participants will continue to be able to be reimbursed from their accounts. Upon return from LOA or LWOP the Flexible Spending Account or Health Savings Account deduction amount will automatically be recomputed to provide the employee with the annual reimbursement account total requested unless the employee takes action allowed under the qualifying family status change provisions to modify this amount. For more information email: FIN-PAYROLL@norfolk.gov

REQUIRED COMPLIANCE DOCUMENTS

The required compliance documents listed below are available on our Norfolk Healthcare Consortium website in the Important Information section: <https://www.norfolkhealthcareconsortium.com>

- NOTICE REGARDING EMPLOYER-SPONSORED WELLNESS PROGRAM
- HIPAA NOTICE OF PRIVACY PRACTICES
- NOTICE OF REASONABLE ALTERNATIVES TO WELLNESS PROGRAM PARTICIPATION
- WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA)
- WHCRA ANNUAL NOTICE
- NEWBORN & MOTHERS HEALTH PROTECTION NOTICE
- COBRA CONTINUATION COVERAGE GENERAL NOTICE INSTRUCTIONS
- GENERAL NOTICE OF COBRA CONTINUATION COVERAGE RIGHTS
- NEW HEALTH INSURANCE MARKETPLACE COVERAGE OPTIONS AND YOUR HEALTH COVERAGE
- UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT (USERRA)
- NOTICE OF SPECIAL ENROLLMENT RIGHTS
- PATIENT PROTECTION DISCLOSURE
- PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

IMPORTANT CONTACTS

BENEFITS TEAM CONTACTS Appointments must be scheduled in advance		
Human Resources Benefits Team Questions About: <ul style="list-style-type: none"> • Medical / Prescription Drugs • Dental • Vision • Flexible Spending/HSA • Employee Assistance Program • Legal Resources • Optional Life Insurance 	HRBenefits@norfolk.gov	757-664-4486 (Select Option 1)
Wellness Team Questions About: <ul style="list-style-type: none"> • Wellness Program • Wellness Credit 	Wellness@norfolk.gov	
TOTAL ABSENCE MANAGEMENT (TAM) TEAM CONTACTS Appointments must be scheduled in advance		
Total Absence Management Team Questions About: <ul style="list-style-type: none"> • Family Medical Leave Act (FMLA) • Workers' Compensation • Short- & Long-Term Disability 	HRTAM@norfolk.gov	757-664-4486 (Select Option 5)
RETIREMENT OFFICE CONTACTS		
Questions About: <ul style="list-style-type: none"> • 457/ROTH IRA inquires • Basic Group Life Insurance • Norfolk Employees' Retirement System (NERS) • Virginia Retirement System (VRS) 	retirement@norfolk.gov	757-664-4738

VENDOR CONTACTS

Anthem Blue Cross and Blue Shield (Medical)	www.anthem.com	833-988-2030
IngenioRx (Pharmacy)	https://www.anthem.com/ms/pharmacyinformation/home.html	833-988-2030
Pre-Enrollment Hotline and Anthem Health Guides		833-988-2030
Delta Dental Insurance (Dental)	www.deltadentalva.com	800-237-6060
Blue View Vision Insurance (Vision)	www.anthem.com	833-988-2030
Health Savings Accounts (HSA)	www.healthequity.com	866-346-5800
Flexible Spending Accounts (Flexible Benefit Administrators)	https://fba.wealthcareportal.com/	800-437-3539 757-340-4567
COBRA (Flexible Benefit Administrators)	https://cobrapoint.benaissance.com/	800-437-3539 757-340-4567
ComPsych (Employee Assistance Program)	www.guidanceresources.com	844-266-0707
Legal Resources (Legal Services and Identity Theft Protection)	www.legalresources.com	757-498-1220
The Hartford (Short-term and Long-term Disability)	www.TheHartford.com/mybenefits	888-301-5615
Virginia Local Disability Program (VLDP) Short and Long Term Disability for Employees Hired on or after January 1, 2022	www.reedgroup.com/vldp-claims Mailing Address: Reed Group P.O. Box 6248 Broomfield, CO 80021	877-928-7021
Long Term Care Coverage	Long Term Care Group, Inc. P.O. Box 64011 St. Paul, MN 55164-0011	800-761-4057

VENDOR CONTACTS (CONTINUED)

Basic Life Insurance (Securian Financial)	https://www.varetire.org/benefits-and-programs/benefits/life-insurance	800-441-2258
Optional Life Insurance (Securian Financial)	https://www.varetire.org/benefits-and-programs/benefits/life-insurance	800-441-2258
City of Norfolk Retirement System (NERS)	retirement@norfolk.gov	757-664-4738
Virginia Retirement System (VRS)	https://www.varetire.org	888-827-3847
	VRS Hybrid Retirement Plan https://www.varetirement.org/hybrid.html	855-291-2285
MissionSquare formerly ICMA-RC (457 Plans and ROTH IRA)	www.icmarc.org	800-669-7400



CITY OF NORFOLK
 Human Resources Benefits Department
 800 East City Hall Avenue,
 3rd Floor, Norfolk, VA 23510
HRBENEFITS@norfolk.gov



NORFOLK HEALTHCARE CONSORTIUM (NHC)
 Human Resources Employee Benefits
 800 East City Hall Avenue,
 3rd Floor, Norfolk, VA 23510