

City of Racine

2025 Benefits Guide



Welcome to Your 2025 Benefits!

At City of Racine, one of the ways we show appreciation and care for you is by offering comprehensive, high-quality benefits at a reasonable cost. These benefits are designed to protect and support you—and your family—throughout the year.

For benefit eligibility, please refer to the plan detail pages outlined throughout this guide. This document is intended to serve as a summary of your benefits. All benefits are subject to the limitations and exclusions described in the plan documents. Please consult these plan documents for a complete description of your benefits.

As a City of Racine employee, you have access to most employee benefit plan information and resources. You can access information from any smartphone, tablet or your computer.

Scan the QR Code or visit
cityofracine.mybenefitsapp.com



Your 2025 Benefits Package

- Medical coverage through United Healthcare
- Dental coverage through MetLife
- Vision coverage through Superior Vision
- Health Care and Dependent Care Flexible Spending Accounts (FSAs) through United Healthcare
- Deferred Compensation Programs
- Life Insurance through ETF
- Time-Off Benefits
- Tuition Reimbursement Program
- Casual Days

Add an icon to your smartphone for quick access

iPhone:



Tap the Share icon in Safari's lower menu bar



Tap the Add to home screen icon

Add to Home Screen

Android:



Tap this Icon in the top right menu bar



Select: Add to Home screen





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Medical



City of Racine offers comprehensive medical coverage through United Healthcare. You are eligible for medical coverage the first day of the month following your date of hire.

Medical Plan Design		
Network	In-Network	Out-of-Network
Annual Deductible per Person		
Associate Only Coverage:	\$3,200	\$6,400
One member of the Family:	\$3,300	\$6,400
Annual Deductible Limit		
Associate Only Coverage:	\$3,200	\$6,400
Family:	\$6,400	\$12,800
Out of Pocket Maximum (includes deductible, coinsurance and copays)		
Associate Only / Family	\$4,000 / \$8,000	\$8,000 / \$16,000
Preventive Care	100% covered (no deductible)	You pay 20%
Regular Office Visits	\$30 copay after deductible is met	You pay 20%
Specialist Office Visits	\$60 copay after deductible is met	You pay 20%
Diagnostic Labs and X-rays	100% covered after deductible	You pay 20%
Inpatient Services	100% covered after deductible	You pay 20%
Outpatient Services	100% covered after deductible	You pay 20%
Telemedicine Visits	\$49 copay until deductible is met	n/a
Urgent Room Visits	\$75 copay after deductible is met	You pay 20%
Emergency Room Visits	\$200 copay after deductible is met	\$200 copay after in-network deductible is met
Prescription Drugs CVS Caremark: Retail (up to a 30-day supply)		
Generic	\$10 copay after deductible	
Brand Formulary	\$35 copay after deductible	
Brand Non-Formulary	\$50 copay after deductible	
Specialty (limited to 30-day supply)	\$150 copay after deductible	
Prescription Drugs: Mail-Order (up to a 90-day supply)		
Generic	\$25 copay after deductible	
Brand Formulary	\$87.50 copay after deductible	
Brand Non-Formulary	\$125 copay after deductible	

Looking for a Doctor?

With the 'Find a Doctor' tool on www.uhc.com you can look up:

- Doctors, hospitals, labs and other health care providers in your area.
- Doctor profiles, their affiliations and patient reviews.
- Directions to pharmacies, urgent care centers and other health care facilities.

Get Started:

- Login to www.uhc.com
- Choose 'Find a Doctor' or 'Physicians & Facilities'
- Select 'Find a Provider'. On the next screen, enter a doctor name, facility name, specialty or condition. You can even search by distance, gender, language and more.

Virtual Visits

UHC members have access to a national network of U.S. board-certified doctors on-demand 24/7 to diagnose, treat and prescribe medication, if necessary, for many of your medical issues. It's quality care when you need it at an affordable price. Some conditions that fall under Virtual Visits include colds, flu, fever, stomachaches, sinus infections, ear pain, and more!

Just call **855-615-8335**, download the United Healthcare® app, or sign in at: myuhc.com/virtualvisits.

Monthly Medical Plan Contributions

	Employee Only	Family
Rates	\$56.65	\$149.59

Racine Employee Health & Wellness Center



The Racine Employee Health & Wellness Center, in partnership with Ascension Wisconsin, works with you to help you achieve health and wellness goals by providing services ranging from primary and preventive care, chronic disease management, wellness services and health coaching. All services are available to Racine City, County and School District employees and their dependents (ages 2+) covered under the health plan.

Services offered The Racine Employee Health & Wellness Center can serve as your primary care provider or will work in collaboration with your established primary care physician. The cost for each visit is \$25. The Health Center provides comprehensive services including:

Clinic Visits

- Annual physical exams/wellness exams
- Sports physicals
- Sick visits
- Onsite medication prescribing and dispensing
- Occupational health services

Wellness Services and Health Coaching

- Chronic condition management education
- Dietitian/nutrition consultation
- Smoking cessation
- Weight loss

Preventive Exams and Health Screenings

- Breast cancer
- Cervical cancer/PAP smear
- Prostate cancer
- Blood pressure checks
- Oxygen saturation checks
- Skin cancer

Procedures

- Skin tag removal
- Wart removal
- Ear wax removal
- Minor laceration repair
- Suture/staple removal
- Minor wound care

Lab & Point-of-Care Testing

- Blood work ordered by onsite providers
- Urinalysis
- Hemoccult blood stool testing
- Influenza A and B quick testing
- Quick strep test
- Mono test
- Pregnancy test
- Lung function test: spirometry & peak flow
- TB test
- Blood glucose

Racine Employee Health & Wellness Center

2333 Northwestern Ave., Suite 114
Racine, WI 53404
Tele: 262-687-5565

To learn more or schedule an appointment, call or visit:

www.racinewellnesscenter.com

Hours of Operation

M: 7 a.m. - 4 p.m.	Th: 9 a.m. – 6 p.m.
Tu: 9 a.m. - 6 p.m.	F: 8 a.m. - Noon
W: 7 a.m. - 4 p.m.	Sat: 8 a.m. - Noon

Mental Health Resources

At City of Racine, we take the wellbeing of you and your family seriously. Below you will see a variety of programs and resources available to manage mental health concerns that life sometimes sends your way.

UHC Resources – For Individuals Enrolled in the Medical Plan

Teen Mental Health – Children during their adolescent years (ages 10-19) have access to a large network of behavioral health providers who specialize in child and teen care to potentially improve mental health and wellbeing in adolescents. Visit www.uhc.com/parentyouth for a full list of available resources.

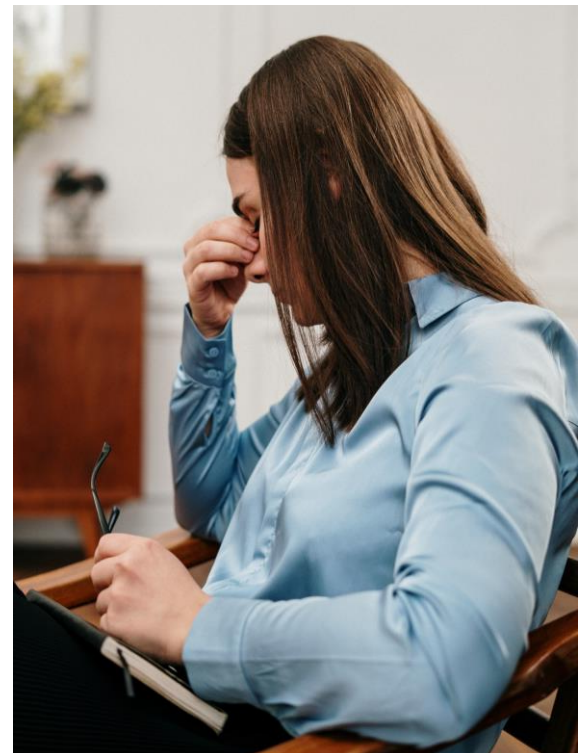
Self Care from AbleTo- Get access to self-care techniques, coping tools, meditations and more — anytime, anywhere. With Self Care, you'll get personalized content that's designed to help you boost your mood and shift your perspectives. Tap into tools created by clinicians that are suggested for you based on your responses to a short, optional assessment. Self Care is here to help you feel better — and it's available at no additional cost to you.

Behavioral Health Virtual Visits – Get 1-on-1 support from a licensed therapist from anywhere and it's completely confidential. Get help with conditions like ADD/ADHD, addiction, anxiety, depression, mental health disorders, and more! Head to www.myhc.com to get started.

- Private video sessions: Get one-on-one support in your home at a time that's convenient for you.
- Help with coping – for children, teens and adults: Your licensed therapist may provide a diagnosis, treatment and medication if needed.
- Similar standard of care as in-person visits: You can see the same therapist with each appointment and establish an ongoing relationship.

National Suicide Prevention Line – Dial 988

The National Suicide Prevention Line has a new number: 988. The 988 Suicide and Crisis Lifeline is a national network of local crisis centers that provide free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, seven days a week in the United States. Note: The previous 800-273-TALK (8255) number will continue to function indefinitely.



New UHC Medical Programs

Maven

In partnership with United Healthcare, Maven provides a next-generation health care experience by providing support and resources for fertility and family building, Maternity and newborn care, parenting and pediatrics, and more! This program offers an online experience that provides navigation and referrals to content and community resources, 24/7/365 access to a trained team of care advocates and a diverse network of providers, and a connected community that can be accessed at any time.

Meeting employees where they are

The Maven model provides personalized and engaging maternal health support. It helps deliver inclusive benefits for individuals and families, including:

- Support through 3 months postpartum
- Partner access and support
- Pregnancy, miscarriage and loss, postpartum and return-to-work support

Comprehensive support

Maven uses a human-centric platform to help employees throughout pregnancy. This support aims to make complex decisions simpler and keep the focus on employees, which may help deliver positive outcomes.

Personalized navigation and programming

- Dedicated care advocacy
- Referrals to in-person care
- Care plans for all maternal risk levels

Access to diverse resources¹

- 24/7 virtual specialists across 30+ specialties, including doulas, mental health professionals, career coaches and lactation consultants
- 32% of virtual specialists identify as BIPOC
- 8% of virtual specialists identify as LGBTQIA+

Engaging content and communities

- Live classes
- Thousands of articles and videos
- Community groups with peers in similar journeys



2nd.MD

Facing a new diagnosis or managing a chronic condition? Looking at possible surgery? A change in your medication? 2nd.MD provides a second opinion from doctors, who can help with advice before major health events or decisions. Within days, you and your family will be connected with a doctor by video or phone for a second opinion.

**Call 1-866-269-3534
to get started.**



Additional Medical Programs

Weight Management through REAL APPEAL

We are excited to offer, in partnership with the City of Racine, a healthy weight management program through Real Appeal. This program is designed by experts in weight management behavior change. These experts have proven experience in helping people develop simple weight loss plans that actually work. The program has many components including personalized coaching with a weight loss expert and weekly group sessions to learn from your peers. You can access personalized tools customized for your needs like nutrition guides, meal plans, recipes, shopping lists, and tips for dining out. You can also access video workouts and fitness guides on-the-go using the Real Appeal mobile app.



Physical Therapy First through DRS. OF PHYSICAL THERAPY

All Drs. of Physical Therapy locations provide rehabilitation and/or physical therapy services to our employees and their families enrolled in our medical plan at a reduced cost. The cost per appointment is only \$30 and no referral is needed. This program runs separate from the medical plan with UHC. Drs. of Physical Therapy offer services to help reduce pain, reduce migraines, and reduces the need for surgery. With over 70 locations nationwide and access to virtual appointments, you are able to be seen quickly

See one of their expert clinicians for:

- Shoulder, knee, hip back or any joint pain
- Sudden in injuries, sprains and strains
- Stiffness / lack of mobility
- Sports injuries
- Headaches, jaw pain and more!



Call 833-950-0865 to get started today!

Health Savings Account (HSA)

The medical plan offered at City of Racine is classified as a High Deductible Health Plan (HDHP). As a participant in the plan, you will be eligible for a Health Savings Account (HSA). A Health Savings Account allows you to set aside pre-tax money to pay for qualified expenses like medical, pharmacy, dental and vision. The HSA is owned by the employee and funds are available for use as they are deposited into the account.

If you are interested, please keep the following information in mind:

- The maximum contribution for 2025 is \$4,300 for Single coverage and \$8,550 for Family coverage.
- \$1,000 catch-up contribution for age 55+.
- Most banks/financial institutions offer Health Savings Accounts. To set up an HSA, choose a bank/credit union, then complete the Health Savings Account Direct Deposit Form. You will need to have your bank name, routing number, account number and the amount you wish to have payroll deducted into the HSA on hand when completing the form.
- There is no time limit on using HSA funds.
- For HSA guidance, you will want to check with your tax advisor or accountant.

HSA's are considered a triple-tax benefit in which you can save funds pre-tax (lowering your taxable income), spend funds tax-free on eligible expenses, and earn interest (if applicable) on your savings tax free. The money in your HSA is "portable", meaning it remains available for future qualified medical expenses even if you change health insurance plans, go to work for a different employer, or retire.



Dental Benefits



You are eligible for dental benefits the first day of the month following date of hire.

You have two dental plan options:

New for 2025!
Increased annual maximum on the Advanced Plan

MetLife Basic Plan

With the Basic Plan, you have the freedom of choice of dental providers, but additional savings will be seen when visiting an in-network dentist. This plan is included for Employee Only coverage if you are enrolled in the health plan. You can upgrade your coverage to include your family members or switch to the Advanced Plan for an additional fee.

MetLife Advanced Plan

With the Advanced Plan you also have the freedom of choice of dental providers and additional savings when visiting an in-network dentist. In addition to that, you receive 50% coverage for Major Dental Services and Orthodontic coverage. Keep in mind, orthodontia is only for children up to age 19.

	Basic Plan	Advanced Plan
	In-Network	In-Network
Deductible	\$50 per person to a max of \$150 for family – does not apply to Preventative	\$50 per person to a max of \$150 for family – does not apply to Preventative
Annual Maximum	\$1,500 per person	\$2,000 per person
Preventative Services (Exams, Cleanings, X-Rays)	100% Covered	100% Covered
Basic Services (Fillings, Extractions, Perio, Endodontics)	80% Covered	80% Covered
Major Services (Crowns, Bridges, Implants)	Not Covered	50% Covered
Orthodontics (under age 26)	Not Covered	50% lifetime max of \$3,500

Monthly Dental Plan Contributions

	Employee Only	Employee + One	Family
Basic Plan (enrolled in medical)	Free	\$15.38	\$40.49
Advanced Plan (enrolled in medical)	\$41.23	\$58.83	\$108.07
Basic Plan (not enrolled in medical)	\$25.56	\$40.94	\$66.05
Advanced Plan (not enrolled in medical)	\$71.33	\$90.12	\$142.72



Vision Benefits



You are eligible for vision benefits the first day of the month following date of hire.

Vision Plan Design		
	In-Network	Out-of-Network
Vision Exam (Once every plan year)	\$10 Co-pay	Optometrist: Up to \$26 retail
Materials – Eyeglass lenses/Eyeglass Frames or Contact Lenses	\$25 Co-pay	
Lenses (Once every plan year)	Covered at 100%	Single: Up to \$29 retail Bifocal: Up to \$43 retail Trifocal: Up to \$53 retail
Frames (Once plan year)	Up to \$150 retail allowance	Up to \$63 retail
Contacts (Once every plan year in lieu of glasses)	Up to \$150 retail allowance	Up to \$100 retail

Discount Features:

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts prior to service.

Discounts on Covered Materials:

Frames: 20% off amount over allowance

Lens options: 20% off retail

Progressives: 20% off amount over standard progressive retail

Visit www.superiorvision.com for additional details about your plan.

Hearing Aid Discount:

Save up to 40% on digital hearing aids. Visit www.superiorvision.yourhearing.com or call 888-494-1272

Monthly Vision Plan Contributions		
Employee Only	Employee + One	Family
\$6.55	\$11.94	\$20.69

New for 2025!
Increased frame allowance and frame frequency. Now you can get new frames every plan year.

Finding In-Network Vision Providers

To find an in-network provider, go to www.superiorvision.com for the most up-to-date vision provider list.



Flexible Spending Accounts (FSA)

With a flexible spending account (FSA), you can set aside tax-free money to pay for eligible expenses. City of Racine offers two FSAs through United Healthcare: The Health Care FSA and The Dependent Care (Day Care) FSA. Please note, you cannot be enrolled in the Health Care FSA and the Health Savings Account.

When you participate in an FSA, you decide how much you want to contribute each plan year. The money you contribute is then taken from your pay before taxes are deducted — this lowers your taxable income, which means lower taxes for you! You're eligible for both FSAs even if you don't elect medical or dental coverage through City of Racine. You have 90 days to file a claim that occurred during the plan year. Meaning, for claims that occurred in 2025, you will have until March 31st, 2026, to file claims for your 2025 FSA services.

Health Care FSA

A Health Care FSA helps you pay for eligible health care expense, which include many medical, pharmacy, dental and vision services and supplies. Expenses are limited to \$3,300 per plan year.

Dependent Care FSA

For the Dependent Care FSA, you can contribute up to \$5,000 each year (or \$2,500 if you are married and file separate). This FSA can be used to cover expenses for the care of an eligible dependent (a child or a dependent adult), such as nursery or day care costs, so you and your spouse (if you're married) can work or look for work.

IMPORTANT!

FSAs come with a “use it or lose it” rule. You need to use all the funds in your FSA during the calendar year— or you'll forfeit any remaining funds. Be sure to plan carefully!



Retirement Savings Plan

Wisconsin Retirement Fund

Employees hired prior to July 1, 2011 and who were expected to work a full year and at least 600 hours were automatically enrolled in the Wisconsin Retirement System (WRS), the City's pension program, effective on the date of hire.

Employees hired on or after July 1, 2011 and who are expected to work a full year and at least 1200 hours shall automatically be enrolled in the Wisconsin Retirement System effective on the date of hire.

Once enrolled in the WRS, an employee must remain in the system while employed and be subject to its rules and regulations even if his/her hours fall below 600 or 1,200 hours per year.

Employees (except Police and Fire by law, though Police and Fire hired on or after July 1, 2011 are non-exempted, and Non-Represented Police and Fire employees may voluntarily pay their WRS share) shall contribute a percentage of earnings on a pre-tax basis to the Wisconsin Retirement System. The contribution rates can change from year to year as established by the WRS.

The City will also contribute to the Wisconsin Retirement System for each employee enrolled in the fund, based on figures supplied by the WRS. Additional information regarding the Wisconsin Retirement System is available from the Department of Employment Trust Funds (ETF).

Deferred Compensation

Employees may elect to defer a specified amount from each paycheck into a Deferred Compensation plan. The amount deducted from each paycheck shall be deposited by the City to the account of the employee for accumulation and earning under the deferred compensation plan provided by the agency selected by the employee. Deferred compensation is fully funded by the employee, the City makes no contributions.

The City will periodically allow recognized deferred compensation program agencies to meet with employees to assist them in determining their voluntary participation, by facilitating any predetermined payroll deduction, and by keeping records of such deductions.



Life Insurance

Effective the first of the month following 30 days after your date of hire, you are eligible for life insurance through Employee Trust Fund (ETF). One unit of life insurance is equal to your annual salary. The City of Racine pays the cost of one unit of life insurance for you. You can add additional units up to a total of 5 including the one the City of Racine pays for. You can also add up to two units of spouse and dependent life insurance. One unit is worth \$10,000 for a spouse and \$5,000 for a dependent and two units would be worth \$20,000 for a spouse and \$10,000 for a dependent.

Employee Assistance Program (EAP)

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Calling the Aurora EAP can be the first step towards taking charge of a situation that is affecting your health and well being.

Consider calling the EAP when a problem:

- Occupies too much of your time
- Interferes with normal activities
- Persists for more than 2-3 weeks

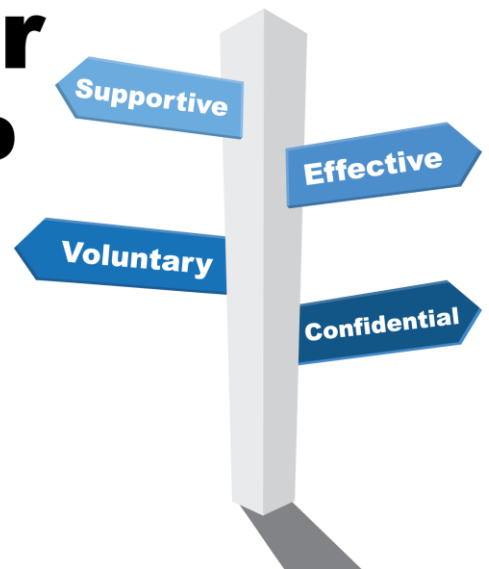
Benefit details:

- Available to employees and family members residing in your household
- Accessible 24/7 for work/life balance issues
- Up to four FREE, confidential face-to-face sessions per issue

Typical concerns may include:

- Relationship Issues/Divorce
- Workplace Concerns
- Anxiety & Depression
- Alcohol or Drug Abuse
- Parent/Child Problems
- Financial Pressures
- Legal Consultation
- Difficulty with School/Peers
- Elder Care/Child Care
- Balancing Work & Family
- Locating Resources

**Your
EAP
Is...**



For EAP services, call
(800) 236-3231
or visit: www.aurora.org/eap



Time-Off Benefits

Vacation

Qualified City employees shall be entitled to a vacation with pay in accordance with the following:

- **First Year Employees:** During the first calendar year of employment, new employees shall earn vacation on a prorated basis based on the new employee's start date.
- **Other Employees:** The vacation schedule is as follows:

Total Annual Hours	Maximum Vacation Balance Hours	Years of Continuous Service
96	176	Less than 4 years
136	216	At least 4 years but less than 9 years
176	256	At least 9 years but less than 14 years
216	296	At least 14 but less than 21 years
256	336	At least 21 years

Personal Sick Leave

All regular full-time employees, and regular part-time employees on a pro-rata basis, are eligible for sick leave for personal or immediate family illness, or for a qualified Family Medical Leave event. Sick leave accumulates at the rate of one day per full calendar month of employment (maximum of 12 days per year) up to a total cumulative maximum of 150 days in the leave count.

Holidays

The following twelve days are designated as paid holidays for full-time employees:

- New Year's Day
- Martin Luther King, Jr. Day
- Spring Break
- Memorial Day
- Juneteenth Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Thanksgiving Friday
- Christmas Eve Day
- Christmas Day Observance
- New Year's Eve

In addition to the above listed holidays, regular full-time employees will be entitled to an additional floating holiday, which can only be taken in an 8-hour increment and with at least three workdays of advance permission from the employee's supervisor.



Tuition Reimbursement

The City of Racine has instituted an Employee Tuition Reimbursement Program to assist in the professional growth and development of City employees. This policy applies to all full-time employees and regular part-time employees as defined by the City of Racine Employee Handbook.

To qualify for a tuition reimbursement, an employee must be regularly employed, either part-time or full-time, by the City of Racine 30 days prior to the beginning of a semester or the commencement of a course and must remain so employed until 30 days after the employee receives the final grade report for the course or courses. Library employees are not eligible for this program.

To qualify for a tuition reimbursement, an employee must be enrolled in a qualifying program leading to a degree, or a Graduate-level certificate program, from an accredited institution.

The maximum reimbursement is \$4,000 per calendar year, or 80% of the employee's total tuition cost, whichever is lower. In order to qualify, the student must achieve a final grade of a "C" or better.



Student Loan Repayment Program

The City of Racine provides a Student Loan Repayment program to assist you with the financial burden of the education you have received. All full-time and regular part-time employees are eligible. You must be employed for at least 30 days in order to receive this benefit.

Monthly payments will be made on the 1st of each month directly to the institution servicing your loan. City of Racine residents are eligible for \$2,400 per year and non-residents are eligible for \$1,200 per year.

Employees who want to take advantage of this program must complete the online enrollment process. The enrollment can be submitted through www.myflexdollars.com. Once you have the itemized bill for your loan, log into your account to claim reimbursement for your loan payment. All reimbursements must include a detailed statement. Submit your request by the 24th of the month to ensure your payment is issued to your loan servicer by the 1st.

Login instructions:

www.myflexdollars.com

**Initial username: First Initial + Last Name + Last 4 digits of your Social Security Number
(Example: jdoe1234)**

Initial Password: dollars

Short-Term Disability Benefits

To financially assist employees who are out of work for an extended period of time, City of Racine provides all full-time, non-union employees short-term disability coverage at no charge through Met Life. Full-time employees must work at least 30 hours per week. In the event that you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Short-Term Disability	
Benefits Begin	<u>For Injury</u> The greater of: <ul style="list-style-type: none">- The exhaustion of your sick pay, or- 30 days
	<u>For Sickness</u> The greater of: <ul style="list-style-type: none">- The exhaustion of your sick pay, or- 30 days
Benefits Payable	13 weeks
Percentage of Income Replaced	70%
Maximum Benefits (weekly)	\$2,000



Maternity/Paternity Leave



Bonding with your child can be an important step in your child's development. That is why the City of Racine is proud to offer paid leave for the birth, adoption or placement of a child.

Any employee who is eligible for and uses federal or state Family and Medical Leave (FMLA), for the birth of a child or for the placement with the employee of a child for adoption or foster care, shall be granted 320 hours of pay at the employee's then-regular hourly pay rate to be used during the FMLA period. Water Utility & Wastewater Utility employees shall be granted 80 hours.

Aflac Notice



* Hospital/Fixed Indemnity Plan Notice – Effective 1/1/2025

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance; it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [Healthcare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY:1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments". If you have this policy through your job, or a family member's job, contact the employer.

To obtain detailed information contact:

Jenny Davies, AFLAC Agent

262-308-7274

Jenny_davies@us.aflac.com



Aflac Overview



Traditional insurance pays doctors and hospitals. Aflac pays you. That means you can use your benefits any way you like, whether it's to pay leftover medical bills or any other expense you may have. They're your benefits, so you can use them your way.

The City of Racine partners with Aflac, who provides voluntary supplemental insurance to employees:

ACCIDENT

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

AFLAC PLUS RIDER

The Aflac Plus Rider pays a lump sum benefit amount along with additional benefits when you are diagnosed with a covered health event.

CANCER/SPECIFIED DISEASE

Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

*HOSPITAL CONFINEMENT INDEMNITY

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

SHORT-TERM DISABILITY

How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

To obtain detailed information contact:

Jenny Davies, AFLAC Agent

262-308-7274

Jenny_davies@us.aflac.com



Other Benefits

Casual Days

Employees are eligible for up to four casual days per year as determined by the amount of accumulated sick leave in their account on January 1 of the current year. An employee who has accumulated 320 hours (40 days) is entitled to one casual day, 480 hours (60 days) is entitled to two casual days, 640 hours (80 days) is entitled to three casual days and 800 hours (100 days) is entitled to four casual days.

Wellness Program

Your health and wellbeing are important to us at The City of Racine! We are proud to offer employees, spouses, and retirees covered by the City health insurance plan, a wellness program with an incentive.

Employees and retirees can earn \$200, and spouses and retiree spouses can earn \$100!

Employee, spouses, retirees and retiree spouses covered by the City health insurance plan are eligible.

Here is what you need to do:

- **Step 1:** Employees, Employee Spouses, Retirees & Retiree Spouses must complete enough wellness program tasks to earn at least 175 points.
- **Step 2:** Complete the City Wellness Incentive Form. The form can be found [here](#).

See the following schedule for submission deadlines and reimbursement dates:

Submission Deadline	Reimbursement Date
April 18 th , 2025	May 2 nd , 2025
May 30 th , 2025	June 13 th , 2025
June 27 th , 2025	July 11 th , 2025
September 5 th , 2025	September 19 th , 2025
October 3 rd , 2025	October 17 th , 2025
November 7 th , 2025	November 26 th , 2025

Other Benefits cont.

Edvest At Work

Paying for higher education is one of the most important financial goals for you and your families. Edvest At Work is here to help.

Edvest At Work is a financial wellness benefit designed to help you as an employee, to save for your children's or grandchildren's higher education, minimize student loan debt and build a skilled Wisconsin workforce.

With low fees, unique tax benefits and payroll direct deposits to an Edvest 529 account, Edvest At Work offers you one of the most effortless ways to help achieve your higher education savings goals.

If you are interested and would like to learn more, you can reach out to:

Khaleel Ali

414.410.0009

Khaleel.Ali@tiaa.org

Edvest.com/Employer

Or

Schedule a complimentary virtual 1:1 appointment



EASY TO SET UP



EASY TO USE



WI STATE INCOME TAX DEDUCTION



Enroll in Figo today

Scan the code

or

[Click here](#)

Questions?
888-246-6918
support@figopetinsurance.com

Pet Insurance

Because pets are family, too.

It's easier to get pet insurance plans now that United Healthcare has teamed up with Figo Pet Insurance. Choose from customized care plans – designed to help take care of your dog or cat if unexpected injuries and illnesses occur – including the deductible and reimbursement levels that best meet your needs, as well as optional add-ons like dental coverage.

Advantages for pet parents:

- Freedom to see any veterinarian for your pet's care
- 24/7 access to live veterinary professionals
- An easy claims process with personalized, caring customer service
- Direct-deposit reimbursements

Connect and explore with the Pet Cloud

Be in the know – and know where to go – with the Pet Cloud app, designed to help make pet parenting a breeze with tips, reminders and search tools. You can download it from the **App Store** or **Google Play**.

Important Notices

Federal regulations require City of Racine to provide benefit eligible employees with the following important notices:

Private Health Information

A portion of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) addresses the protection of confidential health information. It applies to all health benefit plans. In short, the idea is to make sure that confidential health information that identifies (or could be used to identify) you is kept completely confidential. This individually identifiable health information is known as “protected health information” (PHI), and it will not be used or disclosed without your written authorization, except as described in the Plan’s HIPAA Privacy Notice or as otherwise permitted by federal and state health information privacy laws. A copy of the Plan’s Notice of Privacy Practices that describes the Plan’s policies, practices and your rights with respect to your PHI under HIPAA is available from your medical plan provider. For more information regarding this Notice, please contact the Human Resources Department.

Women’s Health and Cancer Rights Act

City of Racine’s medical plans, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services. These services include:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses and treatment of physical complications resulting from mastectomy (including lymphedema)

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same annual deductibles and coinsurance provisions that apply to the mastectomy. For more information, contact your medical plan provider.

Notice of Prescription Drug Creditable Coverage

City of Racine provides a “Notice of Prescription Drug Creditable Coverage” to all Medicare eligible participants on an annual basis. This notice states that under the Anthem Rx Plan, you have prescription drug coverage that is, on average, as generous as the standard Medicare Prescription Drug Coverage.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP, and you’re eligible for health coverage from your employer, your state

may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

Notice of Special Enrollment Rights

The annual open enrollment plan choices are available only once a year. The choices you make will remain in effect until the next annual open enrollment, unless you experience a qualifying event or lose eligibility under another plan. If you decline enrollment for yourself or your dependents (spouse or children) because of other insurance or group plan coverage, you may be able to enroll yourself and your dependents in this plan or switch to another plan option for which you are eligible if:

- You or your dependents lose eligibility for that other coverage; or
- The employer stops contributing towards your or your dependents’ other coverage.

However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

The plan will also allow a special enrollment opportunity if you or your eligible dependent(s) either:

Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible; or

Become eligible for a state’s premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 30 days from the date of the Medicaid/CHIP eligibility change to request enrollment in the group medical plan. This new 30-day period does not apply to any other special enrollment situations. To request Special Enrollment, or obtain more information, contact the Human Resources Department.

Contacts

You may contact your local Human Resources representative or the carriers with specific benefit coverage questions.

Benefit	Carrier	Phone	Web
Medical Plans	UHC	877-769-7303	www.uhc.com
Pharmacy Benefits	CVS/Caremark	855-559-5102	www.caremark.com
Health & Wellness Center	Racine Employee Health & Wellness Center	262-687-5565	www.racinewellnesscenter.com
2nd.MD	2 nd .MD through United Healthcare	866-269-3534	www.2nd.md
Dental Plans	MetLife	800-438-6388	www.metlife.com
Vision Plan	Superior Vision	800-877-7195	www.superiorvision.com
Life Insurance	ETF	877-533-5020	www.etf.wi.gov
Flexible Spending Accounts (FSAs)	UHC	877-769-7303	www.myuhc.com
Deferred Compensation	Nationwide	Michael Hawes: 414-477-5299	E-Mail: hawesm1@nationwide.com
Deferred Compensation	RPA	Dan Dodd: 608-531-0190	E-mail: ddodd@remrementplanadvisor.com
Employee Assistance Program (EAP)	Aurora Health	800-236-3231	www.aurora.org/eap
Short-Term Disability	Met Life	800-438-6388	www.metlife.com
Wisconsin Retirement System	ETF	877-533-5020	www.etf.wi.gov



City of Racine

The information provided in this Guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents. Benefits may be modified, added, or terminated at any time, at the Company's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal or tax advice or legal or tax opinion on any specific facts or circumstances. Readers and participants are urged to consult their legal counsel and tax advisor concerning any legal or tax questions that may arise. Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U. S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter.

