



# City of Wilmington Resource Guide

HEALTH  
INSURANCE



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# A Message from Your Employee Benefits Team

Welcome to your Benefits Resource Guide, designed to empower you with comprehensive information about your employee and retiree benefits package.

At the City of Wilmington, we understand the importance of providing our members with the resources they need to make informed decisions about their health, finances, and overall well-being. Our Benefits Resource Guide can serve as your go-to source for everything related to your employee and retiree benefits.

This year we want employees of the City to 'Own Your Benefits'. These are your benefits, and it's a great opportunity to lean in and learn how to use these plans not just in times of need but to live your best life. Whether it's utilizing the robust mental health options, addressing regular care via virtual physical therapy or telemedicine to fit your schedule, or finding the best care available for a serious condition, our plans are here to help you.

Thank you for being a valued member of the City of Wilmington team. We hope you find the Benefits Resource Guide to be a valuable tool in maximizing your benefits experience. You can also view overviews of our benefit plans by accessing our website, <https://hr.wilmingtonde.gov/benefits>.

Sincerely,



Roger Domenick

Director, Employee Benefits | City of Wilmington Human Resources

# Eligibility

## Who is Eligible?

The City of Wilmington offers a comprehensive benefits package to all full-time employees. Available benefits include:

- Medical, Dental & Vision Insurance
- Life & Accidental Death and Dismemberment (AD&D) Insurance
- Long-Term Disability Insurance (LTD)
- Voluntary Benefits

Fulltime employees and eligible dependents may join the benefit program, medical, dental, and vision insurance.

Eligible dependents include:

- Spouse (includes Civil Union) as per our spousal coordination policy.
- Domestic Partner\*
- Biological Children, Stepchildren, and Adopted Children
- Children under a court-appointed custody agreement.
- Children under a court appointed guardianship.

## When and How Can I Enroll?

If you're happy with your current benefits, there's good news: your medical, dental, and vision coverage will automatically roll over into the new plan year. No action is required — *unless* you want to:

- Make changes to your existing benefits
- Add or Remove a Dependent
- Enroll or Reenroll in a Flexible Spending Account (FSA) – which must be renewed annually

***Important: FSAs do not roll over automatically. If you'd like to contribute to a Medical or Dependent Care FSA, you must make your election during this enrollment window. Late submissions will not be accepted.***

To enroll, visit: <https://hr.wilmingtonde.gov/oe>

## Spousal Coordination of Benefits

Spousal Coordination remains in place for July 1, 2026, and affects all benefit eligible employees of the City of Wilmington.

**During Open Enrollment, all Active and under 65 Retiree groups must complete the Spousal Coordination Affidavit. Failure to do so will result in spouse health coverage loss on 7/1/2026.**

For more details on Spousal Coordination of Benefits, watch the informational video and FAQ's:

[https://youtu.be/U\\_hFHGrGHPU](https://youtu.be/U_hFHGrGHPU)

## When is Coverage Effective?

The effective date for any benefit changes made through Open Enrollment is July 1, 2026.

## Changing Coverage During the Year

You can make changes to your benefits during the year only when you experience a qualifying life event such as a marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. The change must be reported to the Employee Benefits Team within 31 days of the qualifying event.

## Questions? Contact Us!

For inquiries about your benefits or enrollment, reach out to the Employee Benefit Team at

[benefits@wilmingtonde.gov](mailto:benefits@wilmingtonde.gov) or call 302-576-2363 **(BENE)**.

# Medical



The City of Wilmington provides medical insurance for active employees and retirees. Active Employees and Retirees under 65 are covered by Highmark BCBS Plans. Retirees aged 65 are covered by Aetna Medicare Advantage plans. Refer to the following pages for more details and check the summary plan description for more information.

## Highmark Blue Cross Blue Shield Coverage City of Wilmington Active Employees & Under 65 Retirees

|  | Highmark Blue Cross Blue Shield PPO Plan 1 |   | Highmark Blue Cross Blue Shield PPO Plan 2 |  | Highmark Blue Cross Blue Shield EPO Plan   |
|--|--|---|--|--|--|
|  | PPO In-Network                             | PPO Out-of-Network                        | PPO In-Network                             | PPO Out-of-Network                         | Schedule of Benefits                       |
| <b>Annual Deductible</b>                         |  |   |  |  |  |
| Individual                                       | \$0  | \$300                                     | \$0  | \$300                                      | \$500                                      |
| Family   | \$0  | \$900                                     | \$0  | \$900                                      | \$1,500                                    |
| Coinsurance                                      | 100%                                       | 80%                                       | 90%  | 70%  | 100%                                       |
| <b>Total Maximum Out-of-Pocket</b>               |  |   |  |  |  |
| Individual                                       | \$3,300                                    | N/A                                       | \$3,300                                    | N/A  | \$3,300                                    |
| Family   | \$6,600                                    | N/A                                       | \$6,600                                    | N/A  | \$6,600                                    |
| <b>Physician Office Visit</b>                    |  |   |  |  |  |
| Primary Care                                     | 100% after \$5 copay                       | 80% after deductible                      | 100% after \$10 copay                      | 70% after deductible                       | 100% after \$30 copay                      |
| Specialty Care                                   | 100% after \$10 copay                      | 80% after deductible                      | 100% after \$20 copay                      | 70% after deductible                       | 100% after \$30 copay                      |
| <b>Preventive Care</b>                           |  |   |  |  |  |
| Adult/Well-Child Preventive                      | 100%                                       | 80% after deductible                      | 100%                                       | 70% after deductible                       | 100%                                       |
| <b>Diagnostic Services</b>                       |  |   |  |  |  |
| X-ray and Lab Tests                              | 100% after deductible                      | 80% after deductible                      | 90%  | 70% after deductible                       | 100% after deductible                      |
| Complex Radiology                                | 100% after deductible                      | 80% after deductible                      | 90%  | 70% after deductible                       | 100% after deductible                      |
| Urgent Care Facility                             | 100% after \$10 copay                      | 80% after deductible                      | 100% after \$20 copay                      | 70% after deductible                       | 100% after \$30 copay                      |
| Emergency Room Facility Charges                  | 100% after \$150 copay waived if admitted  | 100% after \$150 copay waived if admitted | 100% after \$150 copay; waived if admitted | 100% after \$150 copay; waived if admitted | 100% after \$150 copay; waived if admitted |
| Inpatient/Outpatient Facility & Surgical Charges | 100% after deductible                      | 80% after deductible                      | 90%  | 70% after deductible                       | 100% after deductible                      |
| <b>Mental Health/Substance Health</b>            |  |   |  |  |  |
| Inpatient  | 100% after deductible                      | 80% after deductible                      | 90%  | 70% after deductible                       | 100% after deductible                      |
| Outpatient                                       | 100% after deductible                      | 80% after deductible                      | 100% after \$10 copay                      | 70% after deductible                       | 100% after \$30 copay                      |
| <b>Retail Pharmacy (30 Day Supply)</b>           |  |   |  |  |  |
| Generic  | \$10 copay                                 | Not covered                               | \$10 copay                                 | Not covered                                | \$10 copay                                 |
| Preferred  | \$20 copay                                 | Not covered                               | \$20 copay                                 | Not covered                                | \$20 copay                                 |
| Non-Preferred                                    | \$35 copay                                 | Not covered                               | \$35 copay                                 | Not covered                                | \$35 copay                                 |
| <b>Mail Order Pharmacy (90 Day Supply)</b>       |  |   |  |  |  |
| Generic  | \$20 copay                                 | Not covered                               | \$20 copay                                 | Not covered                                | \$20 copay                                 |
| Preferred  | \$40 copay                                 | Not covered                               | \$40 copay                                 | Not covered                                | \$40 copay                                 |
| Non-Preferred                                    | \$70 copay                                 | Not covered                               | \$70 copay                                 | Not covered                                | \$70 copay                                 |

# Clarity 360 Program

Our employees and their families are our top priority. That's why we're thrilled to announce our partnership with Highmark to introduce their Well360 Clarity Program. This program offers personalized support to help you navigate all aspects of healthcare, including:

- Making important healthcare decisions.
- Managing health conditions effectively.
- Improving lifestyle habits.
- Reducing the risk of chronic diseases like diabetes or heart disease.
- Accessing preventive care and more.

The best part is this service is easy to use and **free!** Just call the Member Services number on your Highmark Card to talk to a City of Wilmington Highmark Specialist.

**Call them today at 1-844-946-6259**

## Preventative Screening



Highmark Blue Cross Blue Shield offers coverage for one annual physical and bloodwork per calendar year, at no cost to you or your eligible dependents. To schedule your annual physical, please refer to their Preventative Schedule by scanning or clicking on the QR code below:



### City of Wilmington Employees!

Don't forget that completing your annual physical can save you 2%. Depending on your tier and plan, this could result in savings of up to \$53 per month! So, make sure to schedule your annual physical and take advantage of this opportunity to save.

# Wellness Discount Program: Wellworks for You

City of Wilmington partners with Wellworks For You to encourage physician engagement for employee health & wellbeing. Employees of the City of Wilmington medical plans are eligible to participate in this program by submitting a Physician Results form to Wellworks to receive a **2% reduction** on their employee contribution on their health care premiums effective July 1st.

Participate in our Physician Engagement Program through Wellworks to score those savings!

## Get the Wellworks for You Smartphone App today.

It includes your favorite Portal features like program listings, incentive tracking, and more! Search for Wellworks for You in the Play Store or App Store to download the free App, or scan the QR code.

## Get additional savings with Colonial!

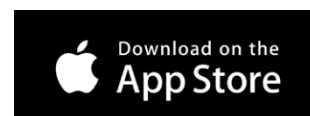
Colonial will reimburse you for each of the listed plans and for each covered individual when you complete annual physical and bloodwork.

Plans include:

- Accident: \$100
- Critical Illness: \$50
- Whole Life: \$50

Contact Colonial to learn more!

Wellworks for You



# SWORD: Virtual Physical Therapy



Unleash Your Best Self with Sword – Your Virtual Companion for a Pain-Free Life!

Did you know that one in four people grapple with frequent muscle and joint discomfort? We get it, and that's why we've supercharged our Highmark medical plans with Sword – a cutting-edge virtual physical care program.

Sword is your digital ally, addressing pain in your back, neck, shoulder, elbow, wrist, hip, knee, ankle, or pelvic area. Picture this: you'll team up with a dedicated physical therapist to craft a personalized at-home exercise program tailored to your busy schedule and specific needs. But that's not all –

Sword provides you with motion sensors and a sleek tablet to seamlessly guide you through your exercises. Plus, your dedicated therapist is just a virtual shout away whenever you need support. The best part? It won't cost you a dime!

Ready to embark on a journey to a pain-free you? Head over to [join.swordhealth.com/highmarkbcbs](https://join.swordhealth.com/highmarkbcbs) and kickstart your transformation today! Your path to a pain-free life starts now!

# Aetna Medicare Advantage Plan

## City of Wilmington Over 65 Retirees

The below chart is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

| Aetna Medicare Plan - PPO with Extended Service Area (ESA)  |                                   |
|---|-----------------------------------|
| <b>Plan Features</b>  | Network & Out of Network Provider |
| <b>Annual Deductible</b>  | \$0                               |
| <b>Annual Maximum Out-of-Pocket Amount:</b> Annual maximum out-of-pocket limit amount includes any deductible, copayment or coinsurance that you pay. (It will apply to all medical expenses except Hearing Aid Reimbursement, Vision Reimbursement and Medicare prescription drug coverage.)                                     | \$0                               |
| <b>Inpatient Hospital Care:</b> The member cost sharing applies to covered benefits incurred during a member's inpatient stay.  | \$0                               |
| <b>Outpatient Services &amp; Surgery</b>  | \$0                               |
| <b>Ambulatory Surgery Center</b>  | \$0                               |
| <b>Primary Care Physician Visits</b>  | \$0                               |
| <b>Emergency and Urgent Care</b>  | \$0                               |
| <b>Mental Health and Substance Abuse Care</b>   | \$0                               |
| <b>Diagnostic Radiology:</b> MRI and CT scans, Lab Services, Diagnostic testing & procedures  | \$0                               |
| <b>Ambulance Services:</b> Prior authorization rules may apply for non-emergency transportation services received in-network. Your network provider is responsible for requesting prior authorization. Our plan recommends preauthorization of non-emergency transportation services when provided by an out-of-network provider. | \$0                               |
| <b>Generic Drugs (30 day supply)</b>  | \$10 copay                        |
| <b>Preferred Brand Drugs (30 day supply)</b>  | \$20 copay                        |
| <b>Non Preferred Brand Name Drugs (30 day supply)</b>   | \$35 copay                        |



### Additional benefits:

- Silver Sneakers
- Vision Allowance: \$200/24 months
- Hearing Aid Allowance: \$1,000/36 months
- Transportation: 24 trips/60 miles max
- Must be enrolled in Medicare Part B

| Retiree Contribution Per Month | Spousal Contribution Per Month |
|--------------------------------|--------------------------------|
| \$105.30                       | \$526.53                       |

# Prescription Insurance



The City of Wilmington offers prescription coverage through Express Scripts with RX Benefits for all City of Wilmington Active employees, under 65 retirees, and eligible dependents that elect medical benefits through Highmark Blue Cross Blue Shield. Download the app to access a digital card, manage prescriptions and set up for home delivery.

## Get your vaccinations today under our Pharmacy Vaccination Program

To help you stay healthy, you can receive vaccinations, including the COVID-19 vaccine, covered by your prescription plan at a participating retail pharmacy.

### Call your local pharmacy to:

- Ask your pharmacist which vaccines are right for you.
- Find out if your pharmacist can administer the recommended vaccinations.
- Learn which vaccinations are covered by your plan.

800.334.8134 or  
 CustomerCare@rxbenefits.com  
 7:00 AM to 8:00 PM CT  
 Monday – Friday



### Don't forget to present your member ID card to the pharmacist.

The following vaccines are available from pharmacists at participating retail pharmacies:

- COVID-19
- Human papillomavirus (HPV)
- Travel vaccines (rabies, typhoid, yellow fever, etc.)
- Flu (seasonal influenza)
- Meningitis, Tetanus, diphtheria, pertussis
- Pneumonia
- Childhood vaccines (MMR, etc.)
- Hepatitis
- Shingles

In addition, the City of Wilmington utilizes a specialty pharmacy service through ESI with RX Benefits, called Accredo, which will provide specialized support and service to employees and dependents taking specialty medications. The specialty-trained pharmacists and nurses are available 24/7 for any questions about your therapy.

- You'll receive one-on-one clinical support to help you administer your medication safely and effectively.
- For certain conditions, Accredo nurses help you administer your medication in the comfort of your home, when appropriate
- Free shipping to where you choose, when you choose.
- Additional supplies, like syringes and sharps containers, at no extra cost
- Medication is handled with care, including refrigeration if needed (plus information on how to properly store your medication at home)
- Refill reminders and shipment updates by email or text to make sure you don't run out
- Order refills at [accredo.com](https://www.accredo.com), on our mobile app or by calling the number on your prescription label

# Online Access to Pharmacy Benefits



By registering for My RxBenefits, you'll gain access to robust information related to your pharmacy benefits. Members can access their information when it's convenient for them, anytime, 24 hours a day, 7 days a week. Access your information when it's convenient for you, 24 hours a day 7 days a week.

## My RxBenefits will allow you to:

- Chat with a live agent Monday - Friday, 9 a.m. to 6 p.m. CT
- View 18 months of pharmacy claims (including claims for eligible dependents)
- View, download and email copies of ID cards
- Access your account across multiple devices, including computers, tablets, and cell phones
- Manage your communication preferences
- View pharmacy benefits coverage information
- Sign up for the portal at: <https://member.rxbenefits.com>



**We know that access to affordable prescription medication is important for the health and wellbeing of your family.**

That's why Express Scripts and Rx Benefits have teamed up with **GoodRx** to help you save time and money at the pharmacy counter.

## How Express Scripts Price Assure Works

With Express Scripts Price Assure SM, you automatically have **GoodRx** prescription drug discounts built right into your pharmacy benefit plan. You don't have to enroll with **GoodRx** or waste time trying to find a better price. Simply show your Express Scripts member ID at **GoodRx** participating pharmacies when you pick up your prescriptions. If the **GoodRx** discounted price is the lowest, that's all you'll pay.

- Discounts apply to generic medications covered by your plan, excluding specialty generics
- Prescriptions undergo health and safety checks for drug interactions, allergic reactions and other clinical risks
- Out-of-pocket costs are automatically applied to your benefit plan's deductible and maximum out-of-pocket spending limit

# Dental Insurance



The City of Wilmington offers dental insurance through MetLife to our Active and Retired Populations. The below chart is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

## City of Wilmington Active Employees & Retirees

|                             | MetLife Dental Plan 1 |                         | MetLife Dental Plan 2 |                         | MetLife Dental Plan 3 |                         |
|-----------------------------|-----------------------|-------------------------|-----------------------|-------------------------|-----------------------|-------------------------|
|                             | In-Network Benefits   | Out-of-Network Benefits | In-Network Benefits   | Out-of-Network Benefits | In-Network Benefits   | Out-of-Network Benefits |
| <b>Annual Deductible</b>    |                       |                         |                       |                         |                       |                         |
| Individual                  | \$0                   | \$0                     | \$50                  | \$50                    | \$0                   | \$0                     |
| Family                      | \$0                   | \$0                     | \$150                 | \$150                   | \$0                   | \$0                     |
| Waived for Preventive Care? | N/A                   | N/A                     | Yes                   | Yes                     | Yes                   | Yes                     |
| <b>Annual Maximum</b>       |                       |                         |                       |                         |                       |                         |
| Per Person / Family         | \$2,500               | \$2,500                 | \$1,500               | \$1,500                 | \$2,500               | \$2,500                 |
| Preventive                  | 75%                   | 75%                     | 100%                  | 100%                    | 100%                  | 100%                    |
| Basic                       | 75%                   | 75%                     | 80%                   | 80%                     | 90%                   | 90%                     |
| Major                       | 75%                   | 75%                     | 60%                   | 60%                     | 60%                   | 60%                     |
| <b>Orthodontia</b>          |                       |                         |                       |                         |                       |                         |
| Benefit Percentage          | 75%                   | 75%                     | 50%                   | 50%                     | 60%                   | 60%                     |
| Dependent Child(ren)        | Covered               | Covered                 | Covered               | Covered                 | Covered               | Covered                 |
| Lifetime Maximum            | \$7,500               | \$7,500                 | \$1,000               | \$1,000                 | \$5,000               | \$5,000                 |



# Vision Insurance



The City of Wilmington offers vision insurance through Unum powered by EyeMed to our Active and under 65 Retired Populations

## City of Wilmington Active Employees & Under 65 Retirees

|   | Unum Powered by EyeMed<br>Vision - Base     | Unum Powered by EyeMed<br>Vision - Buy Up   |
|---|---|---|
| <b>Benefits are Based on a Calendar Year Schedule</b> |   |   |
| <b>Copay</b>  | <b>(1 per 24 months)</b>                    | <b>(1 per 12 months)</b>                    |
| Routine Exams (1 per 24 months)                       | \$0 copay                                   | \$0 copay                                   |
| <b>Retinal Imaging Benefit</b>                        |   |   |
| Reimbursement   | \$39  | \$39  |
| <b>Standard plastic lenses</b>                        | <b>(1 per 24 months)</b>                    | <b>(1 per 12 months)</b>                    |
| Single Vision   | \$10 co-pay                                 | Covered                                     |
| Bifocal   | \$10 co-pay                                 | Covered                                     |
| Trifocal  | \$10 co-pay                                 | Covered                                     |
| Lenticular  | \$10 co-pay                                 | Covered                                     |
| Standard Progressive                                  | \$10 co-pay                                 | Covered                                     |
| Premium Progressive Lens                              | \$75 co-pay                                 | \$65 co-pay                                 |
| <b>Lens Options</b>                                   | Covered                                     | Covered                                     |
| Polycarbonate lenses (under age 19)                   | Covered                                     | Covered                                     |
| <b>Frames</b>   | \$100 allowance<br><b>(1 per 24 months)</b> | \$200 allowance<br><b>(1 per 12 months)</b> |
| Members may select any frame available                | \$100 allowance<br><b>(1 per 24 months)</b> | \$200 allowance<br><b>(1 per 12 months)</b> |
| <b>Contact lenses</b>                                 | <b>(1 per 24 months)</b>                    | <b>(1 per 12 months)</b>                    |
| In lieu of eyeglass lenses                            | \$0 Co-pay                                  | \$0 Co-pay                                  |
| Elective  | \$100 allowance                             | \$200 allowance                             |
| Medically Necessary                                   | Covered                                     | Covered                                     |
| Standard contact lens fitting exam fee                | \$40  | \$40  |

### Discover Your Hearing Discount!

Millions of Americans are affected by hearing issues, with Unum VisionSM Powered by EyeMed plan, you have access to hearing care discounts through Amplifon:

- Discover Your Hearing Discount!
- Millions of Americans are affected by hearing issues, with Unum VisionSM Powered by EyeMed plan, you have access to hearing care discounts through Amplifon:
- Enjoy 40% off exams nationwide
- Benefit from discounted pricing on thousands of aids
- Guarantee of low prices with a 60-day trial
- FREE batteries for 2 years and a 3-year warranty with loss coverage.

Visit [www.EyeMedVisionCare.com/Unum](http://www.EyeMedVisionCare.com/Unum) to learn more.

# Active Employee Benefit Plan Rate Sheet

## Highmark Medical Rates

### Employee Bi-Weekly Cost (26)

|                      | PPO 1 Plan |           | PPO 2 Plan |           | EPO Plan |           |
|----------------------|------------|-----------|------------|-----------|----------|-----------|
|                      | 12%        | 10% (WW)* | 12%        | 10% (WW)* | 12%      | 10% (WW)* |
| <b>Employee Only</b> | \$69.72    | \$58.10   | \$53.27    | \$44.39   | \$44.67  | \$37.23   |
| <b>Employee + 1</b>  | \$126.90   | \$105.75  | \$97.51    | \$81.26   | \$82.15  | \$68.46   |
| <b>Family</b>        | \$186.28   | \$155.23  | \$143.09   | \$119.24  | \$120.52 | \$100.43  |

\*Wellworks – 2% medical premium reduction

### Employee Weekly Cost (52)

|                      | PPO 1 Plan |           | PPO 2 Plan |           | EPO Plan |           |
|----------------------|------------|-----------|------------|-----------|----------|-----------|
|                      | 12%        | 10% (WW)* | 12%        | 10% (WW)* | 12%      | 10% (WW)* |
| <b>Employee Only</b> | \$34.86    | \$29.05   | \$26.63    | \$22.20   | \$22.34  | \$18.61   |
| <b>Employee + 1</b>  | \$63.45    | \$52.84   | \$48.75    | \$40.63   | \$41.07  | \$34.23   |
| <b>Family</b>        | \$93.14    | \$77.62   | \$71.55    | \$59.62   | \$60.26  | \$50.22   |

\*Wellworks – 2% medical premium reduction

## Metlife Dental Rates

### Employee Bi-Weekly Cost (26)

|                      | Dental Plan 1 | Dental Plan 2 | Dental Plan 3 |
|----------------------|---------------|---------------|---------------|
| <b>Employee Only</b> | \$1.00        | \$0.50        | \$4.00        |
| <b>Employee + 1</b>  | \$2.00        | \$1.00        | \$6.00        |
| <b>Family</b>        | \$3.00        | \$1.50        | \$10.00       |

### Employee Weekly Cost (52)

|                      | Dental Plan 1 | Dental Plan 2 | Dental Plan 3 |
|----------------------|---------------|---------------|---------------|
| <b>Employee Only</b> | \$0.50        | \$0.25        | \$2.00        |
| <b>Employee + 1</b>  | \$1.00        | \$0.50        | \$3.00        |
| <b>Family</b>        | \$1.50        | \$0.75        | \$5.00        |

## Unum Vision Rates (Powered by EyeMed)

### Employee Bi-Weekly Cost (26)

|                      | Base Plan | Buy Up Plan |
|----------------------|-----------|-------------|
| <b>Employee Only</b> | \$0.00    | \$1.50      |
| <b>Employee + 1</b>  | \$0.00    | \$3.00      |
| <b>Family</b>        | \$0.00    | \$5.10      |

### Employee Weekly Cost (52)

|                      | Base Plan | Buy Up Plan |
|----------------------|-----------|-------------|
| <b>Employee Only</b> | \$0.00    | \$0.75      |
| <b>Employee + 1</b>  | \$0.00    | \$1.50      |
| <b>Family</b>        | \$0.00    | \$2.55      |

# Retiree Plan Rate Sheet

## Highmark Medical Rates

### Under 65 Medical Rates

|                         | PPO 1 Plan | PPO 2 Plan | EPO Plan   |
|-------------------------|------------|------------|------------|
| <b>Retiree Only</b>     | \$238.81   | \$182.47   | \$153.03   |
| <b>Retiree + 1</b>      | \$1,218.08 | \$940.12   | \$794.81   |
| <b>Retiree + Family</b> | \$2,235.15 | \$1,451.92 | \$1,451.92 |

### Under 65 Spouse/Dependent Medical Rates

|                         | PPO 1 Plan | PPO 2 Plan | EPO Plan   |
|-------------------------|------------|------------|------------|
| <b>Retiree Only</b>     | \$1,194.03 | \$912.33   | \$765.14   |
| <b>Retiree + 1</b>      | \$2,173.30 | \$1,669.98 | \$1,406.92 |
| <b>Retiree + Family</b> | \$3,190.37 | \$2,450.65 | \$2,064.03 |

## Metlife Dental Rates

### Retiree Dental Rates

|                         | Dental Plan 1 | Dental Plan 2 | Dental Plan 3 |
|-------------------------|---------------|---------------|---------------|
| <b>Retiree Only</b>     | \$52.01       | \$46.08       | \$65.01       |
| <b>Retiree + 1</b>      | \$91.21       | \$80.69       | \$114.02      |
| <b>Retiree + Family</b> | \$135.25      | \$106.31      | \$169.08      |

## Unum Vision Rates (Powered by EyeMed)

### Retiree Vision Rates

|                         | Base Plan | Buy Up Plan |
|-------------------------|-----------|-------------|
| <b>Retiree Only</b>     | \$3.65    | \$6.96      |
| <b>Retiree + 1</b>      | \$7.02    | \$13.41     |
| <b>Retiree + Family</b> | \$11.85   | \$22.92     |

# Health Reimbursement Arrangement (HRA): Flex Facts



The City of Wilmington offers our Active employees and Retirees 55 and under 65 in conjunction with our PPO2 and EPO Highmark Medical Plans a Health Reimbursement Arrangement (HRA). These funds are replenished every July 1<sup>st</sup>.

|               | PPO 2 Plan | EPO Plan |
|---------------|------------|----------|
| Employee Only | \$250.00   | \$250.00 |
| Employee + 1  | \$500.00   | \$500.00 |
| Family        | \$750.00   | \$750.00 |

## Flexible Spending Account: Flex Facts

### FSA: Health Care Account

A healthcare FSA allows you to contribute up to \$3,400 pre-tax dollars per year for eligible medical, dental, and vision expenses for you and your dependents. Your account is pre-funded at the start of the plan year, and your full contribution is immediately available for use. **You cannot change your elected amount unless you have a qualifying life event.** Contributions are deducted from your paychecks evenly throughout the plan year, from July 1 to June 30th

### FSA: Dependent Care Account

A dependent care FSA allows you to save pre-tax dollars for expenses like daycare, summer day camps, and elder care. Funds are deducted from your paycheck evenly and can be used for eligible expenses from July 1 to June 30<sup>th</sup>, with a contribution limit of up to \$7,500 per year (\$2,500 if married and filing separately). **Be aware that any remaining balance at year-end is forfeited as per IRS regulations, with no rollovers permitted.**

### FSA: Commuter Benefits (Parking & Transit)

A commuter account lets you save pre-tax money for mass transit and parking expenses. You can enroll in two types of accounts: mass transit and parking, with a monthly election limit of up to \$340 for each. Funds are deducted from your paycheck and deposited into your account, which you can then use for eligible commuting expenses. **These accounts roll over any remaining balance to the next plan year.**



# Virtual Care Services

The City of Wilmington provides virtual care services such as telemedicine and teletherapy through Teladoc to their Active and Retired populations and their eligible dependents that elect Highmark Blue Cross Blue Shield coverage.

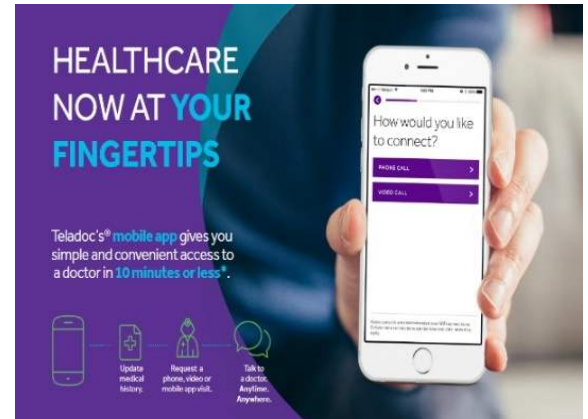
**\*Please note that our over 65 Retired Population received Teladoc telemedicine services at FREE through their Aetna Medicare Advantage Plan.**

## Teladoc: Telemedicine

Teladoc® offers access to a national network of U.S. board-certified doctors, providing on-demand medical care 24/7/365, including diagnosis, treatment, and prescriptions if needed. It ensures quality care when needed, at an affordable price. Teladoc provides convenient access to care when your regular physician is unavailable, after hours, or when your schedule or location makes it difficult to visit in person. Remember to download the Teladoc app and set up your account beforehand for seamless service.

## Teladoc – Teletherapy

Teletherapy empowers you to select the expert you believe will best suit your needs and schedule sessions at your preferred dates and times, all for a cost share of \$10 per session. This program is eligible for FSA and HRA, complementing our existing benefits package to offer you extra support and access to expert care from the comfort of your preferred location.



# Employee Assistance Program (EAP)



## Health Advocate: EAP

The City of Wilmington partners with Health Advocate to offer our Employee Assistance Program, which is available to all City employees and their dependents at **no cost**.

This service offers personal assistance to guide you through personal and work/life challenges, providing unlimited telephone access 24/7. You and your dependents can benefit from up to 5 sessions per issue per year with licensed professional counselors, along with access to virtual support options.



For more information, you can call **877-240-6863**, email [answers@healthadvocate.com](mailto:answers@healthadvocate.com), or visit [healthadvocate.com/member](http://healthadvocate.com/member).

# Employer Paid Benefits



## City of Wilmington Full Time Active Employees

### Basic Life & AD&D: MetLife

The City of Wilmington provides a Basic Life Insurance policy with an Accidental Death & Dismemberment rider through MetLife for all full-time active employees at no cost. This Basic Life Insurance Policy is employee only coverage for 1.5x your annual salary up to a maximum of \$50,000.

### Long Term Disability: MetLife

City of Wilmington provides an Employee Only Long-Term Disability benefit for all full-time permanent employees through MetLife. Long Term Disability Insurance replaces part of your income if you are sick or injured for an extended period. Employees can apply 6 months after a work or nonwork-related injury or illness.



### College Tuition Benefit!

The City of Wilmington provides access to a Tuition rewards program. The City has teamed up with MetLife and CTB to help reduce the financial stress and provide a simple and effective way for our employees to save for a child or loved one to go to college. Employees enrolled with CTB can earn SAGE Scholars Tuition Rewards® Points to help offset the financial burdens of a four-year undergraduate degree at a network of participating colleges and universities. You can click on Participating Colleges for a complete list. [Tuition Rewards by SAGE Scholars](#)

### Program Highlights:

- Employees can earn a minimum of 2,000 Tuition Rewards Points capped at 8,000 Rewards Points per year.
- Each Tuition Reward is equivalent to a guaranteed tuition discount of \$1, reducing tuition by up to 25% annually at 450+ participating colleges & universities.
- Tuition Rewards can be gifted to children, grandchildren, nieces, nephews, stepchildren and godchildren.
- Tuition Rewards are tax-free and never expire.
- Tuition Rewards can be used at SAGE Scholars network of over 450 colleges and universities nationwide

### Tuition Rewards add up!



# Optional & Supplementary Benefits

## Optional Life and AD&D Insurance: MetLife

City of Wilmington offers you the opportunity to apply and purchase for Voluntary Optional Life Insurance through MetLife. This is a group term policy and is eligible for employees and their eligible dependents.

- You can purchase supplemental Life and AD&D insurance in increments of \$10,000.
- The maximum amount you can purchase cannot be more than 5 times your annual earnings or \$300,000. Annual earnings are as defined in MetLife contract with your employer.

Employees must elect coverage in order to elect coverage for dependents.

## Optional Spouse Life and AD&D Insurance

If you elect supplemental life and AD&D insurance for yourself, you may choose to purchase spouse supplemental life and AD&D insurance in increments of \$5,000, The lesser of 50% of Your total Basic and Supplemental Life Benefits or \$150,000.

If you were previously eligible and are electing coverage for the first time or electing to increase your current coverage, you will need to provide evidence of insurability that is satisfactory to MetLife before coverage can become effective.

## Optional Child Life & AD&D Insurance

If you elect supplemental life and AD&D insurance for yourself, you may choose to purchase child(ren) supplemental life and AD&D insurance coverage in the amount(s) of \$5,000 for each child – **no medical information is required.**

- Your child(ren) must be from Live Birth but not yet age 26 to be covered.
- Child(ren) age 26 or older may be covered if they were disabled prior to attaining age 26.
- Child(ren) from live birth but not yet age 6 months are limited to a reduced benefit of \$1,000

## Supplemental Accidental Death & Dismemberment (SADD)

City of Wilmington offers this optional coverage for accidental death and/or dismemberment only through MetLife. This is NOT a life insurance policy. In the event of death due to a natural causes or disease (i.e. heart attack, stroke, cancer etc.); this policy will NOT pay a benefit. You can select SADD for yourself and/or family.

# Retiree Life Insurance: MetLife (Under & Over 65)

- At the time of retirement, you will have the option of converting your current group life policies to an individual policy.
  - MetLife will contact you via mail.
  - You will have 30 days after the date of termination to convert the policies.
  - The cost of these policies will change and you will not be able to have the cost deducted from your pension checks.
- You will have the option of enrolling in the City's Retiree life insurance plan.
  - The cost is \$2.56 per \$1,000 of coverage.
  - Coverage is from \$1,000.00 to \$30,000 ( example: \$10,000 would be \$25.60)
  - You will receive a Certificate of Insurance for this policy
  - If you do not enroll in the retiree Life insurance plan at the same time your retiree benefits start you will not be able to enroll at a later date.

## Colonial Life Worksite Benefits



The City of Wilmington provides worksite benefits through Colonial Life for their full-time active employees. As part of our commitment to employee well-being, we offer benefits designed to help protect you and your family from unexpected expenses. Worksite benefits are insurance policies you can choose in addition to your core benefits and are paid through convenient payroll deductions.

### Group Accident Insurance

Colonial Life's Group Accident Insurance helps you fill some of the gaps caused by increasing deductibles, co-payments and out-of-pocket costs related to an accidental injury. With this coverage you may not need to use your savings or secure a loan to help pay those unexpected out-of-pocket expenses associated with a covered accident.

### Group Critical Illness Insurance

If you are diagnosed with a covered critical illness or cancer, group critical illness insurance from Colonial Life can help with your expenses, so you can concentrate on what's most important – your treatment, care and recovery.

### Group Disability Income Insurance

Colonial Life's Disability Insurance offers a monthly benefit to replace a portion of your income if you are disabled and can't work. This disability insurance also coordinates with the Delaware Paid Family & Medical Leave policy. (DEPFML)

### Group Hospital Confinement Indemnity Insurance

Group Medical Bridge Insurance can help with medical costs that your health insurance may not cover. These benefits are available for you, your spouse, and eligible dependent children.

### Whole Life (with Long-Term Care)

Colonial Life's Whole Life with Long-Term Care enables you to tailor your coverage for your individual needs and helps provide financial security for your family members.

# Pet Insurance - MetLife

Whether your pets want to be on your lap at all times or prefer their own space on the sofa, their unpredictable antics enhance your family dynamic. However, when the unexpected happens to them, you may need coverage that can help ease the burden of veterinary expenses. With MetLife Pet Insurance, you can help protect their health and well-being.

We believe that every individual and their pet have unique needs – enjoy benefits like flexible coverage with up to 90% reimbursement<sup>1</sup> and the freedom to visit any U.S. licensed vet, optional Preventive Care coverage<sup>2</sup>, 24/7 access to Telehealth Concierge Services, and discounts up to 30%<sup>3</sup> and additional offers on pet care, where available. Plus, with the MetLife Pet mobile app, you can manage your pet's health and wellness and submit and track claims.



Getting a quote is as simple as 1-2-3! Here is how it works:

1. Visit [metlife.com/getpetquote](https://www.metlife.com/getpetquote), calling 1-800-GET-MET8, or simply scan the QR Code.



2. Provide some basic information about your pet.

type, gender, age, zip code

3. Choose the plan that is right for you and your BFF.

Select your annual benefit, deductible, reimbursement rate and wellness option.

Once you have chosen your coverage, we'll walk you through the last few steps:

- Adding another pet, additional discounts.
- Provide contact information, details for premium payments.

Get a quote or enroll by visiting [www.metlife.com/getpetquote](https://www.metlife.com/getpetquote) or calling 1-800-GET-MET8.

*Disclaimer:*

1. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.
2. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
3. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

# Home and Auto– Farmers Insurance



Take advantage of special Farmers GroupSelect savings.

## Program Description:

As a City of Wilmington employee, you have access to auto and home insurance from Farmers GroupSelect. This program provides you with special savings, outstanding customer service, and a full suite of products. In addition to auto and homeowners insurance, we offer a variety of other policies, including:

- Condo
- Renter's
- Personal excess liability
- Boat
- Motorcycle
- RV

## Program Discounts and Features:

Take advantage of special Farmers GroupSelect discounts and benefits that could save you hundreds.

- Automatic payment options
- Good driving rewards
- A loyalty discount for your years of service
- Multi-policy discounts
- Multi-vehicle savings
- 24/7 claim reporting

## Switch & Save!

You may apply for auto and home insurance through this program for eligible group members at any time. Take advantage of these savings!

**Get a quote online at**  
**<https://www.farmers.com/landing/groupselect/getquote/>**  
**Or call 855-567-6605**

\*Home insurance has limited availability in MA and is not part of the Farmers Group Select program in FL and CA.

Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at [farmers.com/companies/state/](https://www.farmers.com/companies/state/). Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. 4925104.3

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# Important Contacts

|                                   | CARRIER            | PHONE NUMBER              | WEBSITE  |
|-----------------------------------|--------------------|---------------------------|--|
| Medical PPO                       | Highmark           | 1-800-241-5704            | <a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a>               |
| Medical EPO                       | Highmark           | 1-800-241-5704            | <a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a>               |
| Medical Indemnity                 | Highmark           | 1-800-241-5704            | <a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a>               |
| Dental                            | MetLife            | 1-800-942-0854            | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Vision                            | UNUM/EyeMed Vision | 1-855-652-8686            | <a href="http://www.eyemedvisioncare.com/unum">www.eyemedvisioncare.com/unum</a> |
| Prescription                      | RXBenefits         | 1-800-334-8134            | <a href="http://Member.RXBenefits.com">Member.RXBenefits.com</a>                 |
| Life and AD&D                     | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Voluntary Life                    | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Long Term Disability (LTD)        | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Short Term Disability (STD)       | Colonial           | 302-312-5662              | <a href="mailto:bob.roth@colonialdemd.com">bob.roth@colonialdemd.com</a>         |
| Voluntary Critical Illness        | Colonial           | 302-312-5662              | <a href="mailto:bob.roth@colonialdemd.com">bob.roth@colonialdemd.com</a>         |
| Voluntary Hospitalization Only    | Colonial           | 302-312-5662              | <a href="mailto:bob.roth@colonialdemd.com">bob.roth@colonialdemd.com</a>         |
| Voluntary Accident                | Colonial           | 302-312-5662              | <a href="mailto:bob.roth@colonialdemd.com">bob.roth@colonialdemd.com</a>         |
| Section 125                       | Flex Facts         | 1-877-943-2287            | <a href="http://www.flexfacts.com">www.flexfacts.com</a>                         |
| Employee Assistance Program (EAP) | Health Advocate    | 866-799-2728              | <a href="http://www.healthadvocate.com">www.healthadvocate.com</a>               |
| Telemedicine & Teletherapy        | Teladoc            | 1-800- Teladoc (835-2362) | <a href="http://www.teladoc.com">www.teladoc.com</a>                             |
| Legal                             | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Home & Auto                       | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Identity Theft                    | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| Pet Insurance                     | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |
| College Reimbursement             | MetLife            | 866-679-3054              | <a href="http://www.MetLife.com/mybenefits">www.MetLife.com/mybenefits</a>       |

This brochure summarizes the benefit plans that are available to City of Wilmington eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. The information provided in this brochure is not a guarantee of benefits.

