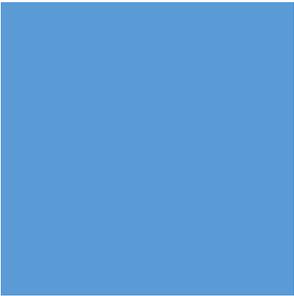
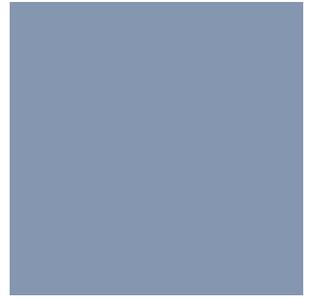




2020 Benefits Guide



BENEFITS FOR A HEALTHY LIFE

What's Changing for 2020

Health Care FSA:

- Integrating Discovery Benefits and Blue Cross claims – Your requirement to provide additional documentation to Discovery Benefits will no longer be needed when the Blue Cross “patient responsibility” amount aligns directly with the Discovery Benefits debit card transaction amount (auto substantiation).
- Increasing maximum tax free flexible spending account contribution limit:
 - 2020 contribution limit: \$2,750 (was \$2,700)

Health Savings Administrator:

- Discovery Benefits will take over as the administrator replacing KeyBank. The City of Meridian will be paying the associated administration fee on behalf of employees.
- Increasing maximum tax free health savings account contribution limits:
 - Self only coverage: \$3,550 (was \$3,500)
 - Family coverage: \$7,100 (was \$7,000)

Dental Plan:

- Increasing Delta Dental PPO provider calendar year benefit maximum to \$1,500 per person (was \$1,250).
- Adding dental implant surgery benefit maximum of \$1,500 per calendar year to Willamette Dental.

Medical Plan:

- Adding easy, convenient, cost effective MDLive Telehealth – provides virtual care with anytime access to board-certified doctors, pediatricians and licensed therapists.
 - \$10 copay Preferred Blue PPO
 - \$45 copay HSA Blue PPO
- Adding Diabetes No-Copayment Program – this optional program makes it easy for members to get the supplies they need to take control and manage their diabetes. Participants work with a clinical coach to monitor nutritional and medication importance. Once sessions are complete, participants qualify for \$0 copays on certain diabetic medications and supplies.
- Adding hearing aids for eligible dependent children. Benefits are limited to one device per ear, every three years, and includes 45 speech therapy visits during the first twelve months after delivery of the covered device.
- Expanding the benefits for physical therapy, outpatient therapy, speech therapy rehabilitation and habilitation therapies by increasing the in-network benefit to a \$60 copayment. Out-of-Network benefits have been increased to standard deductible and out-of-network coinsurance. Also increased the separate rehabilitation and habilitation visit limit to 30 visits per calendar year.
- Enhancing the benefits for chiropractic services by increasing the benefit to a \$30 in-network copayment for Preferred Blue.
- Beginning on May 1, 2020, Blue Cross is moving to a new pharmacy benefits manager (PBM) to provide your pharmacy benefits. The new PBM will be IngenioRx (current PBM is CVS Caremark).
 - What's Changing
 - You will receive a new BCI card mid April 2020. This card will be effective May 1, 2020. Use this new card to fill prescriptions on/after May 1, 2020.
 - You will need to update your payment information for mail order or specialty pharmacy by calling customer service or logging into your account online after May 1, 2020.
 - What's Not Changing
 - The list of covered drugs will stay the same
 - The pharmacy network will not change
 - Mail order and specialty pharmacy services will automatically be transitioned
 - Any prior authorizations will be automatically transferred

WELCOME TO YOUR BENEFITS ENROLLMENT

City of Meridian recognizes how important benefits are to you. That's why we're committed to helping you and your family enjoy the best possible physical, financial, and emotional well-being. It's also why we provide you with a comprehensive, highly competitive benefits package, with the flexibility to make the choices that best meet your needs.

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Important reminders

● **New employees: Enroll within 30 days from your date of hire.** If you don't enroll within this time period, you will not have benefits coverage, except for plans and programs that are fully paid by City of Meridian, such as basic life insurance, disability and employee assistance programs.

● **2020 Open Enrollment: Enroll before the enrollment deadline.** If you do not make changes to your coverage within the enrollment time period, your current coverage will continue.

However, if you want to participate in any of the following benefits in 2020, you must actively enroll in them during Open Enrollment:

- Health Care Flexible Spending Account (FSA)
- Dependent Care FSA
- Health Savings Account (HSA)

After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility.

Remember to update your beneficiaries

You can update your life and AD&D insurance (basic and supplemental), PERSI and 457 beneficiaries at any time during the year. Contact HR for more details and instructions.

Who can enroll?

Full-time employees (30+ hrs./wk.) – Eligible upon hire; must choose benefits within 30 days of hire date.

Variable-hour employees – Must average at least 30 hrs./wk. during a 12-month period to be eligible.

Eligible dependents – Includes employee's spouse/and children to age 26, plus disabled dependent children of any age who meet plan criteria.



HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as an City of Meridian employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical

For 2020, you will continue to have a choice of two medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

- **Preferred Blue PPO**, a preferred provider organization plan that reduces your out-of-pocket responsibility when you need care by offering a lower deductible and higher paycheck contributions.
- **HSA Blue PPO**, also known as High Deductible Health Plan (HDHP), a consumer directed health plan that puts you in charge of your spending through lower paycheck contributions, higher deductibles, and a tax-free Health Savings Account (HSA).

Key features

All of City of Meridian's medical plans offer:

- The City pays 100% of the employee premium that are Tobacco Free, as well as 80% of the dependent premium.
- Flexibility to see any provider you want, although you'll generally pay less when you receive care from doctors, hospitals and other healthcare facilities that participate in the Blue Cross PPO network.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%, with no deductible.
- In general, once you have met your deductible, you'll pay a percentage of the cost for each service until you meet the annual out of pocket maximum.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Non-Tobacco Use Affidavit – reduction in your cost with completion of a Non-Tobacco Use Affidavit

Get care from your couch



When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a crowded waiting room full of other sick people. A virtual visit, included as a covered service under your medical plan, lets you see and talk to a doctor from the comfort of your home or office without an appointment. Consider a virtual visit when your doctor isn't available, you become ill while traveling, or you're considering visiting a hospital emergency room for a non-emergency health condition. To learn more and register for care, go to www.MDLive.com.



Compare medical plans

The chart below provides a comparison of key coverage features and costs.

	Preferred Blue PPO		HSA Blue (HDHP)	
	In-network	Out-of-network	In-network	Out-of-network
Annual deductible				
Individual	\$750		\$3,000	
Family	\$1,500		\$6,000	
Out-of-pocket maximum				
Individual	\$2,250	\$3,750	\$5,000	
Family	\$4,500	\$7,500	\$10,000	
Medical coverage				
Preventive care	Covered in full	40% after deductible	Covered in full	40% after deductible
Physician office visits	\$25	40% after deductible	20% after deductible	40% after deductible
MDLive Telehealth	\$10	n/a	\$45	n/a
Coinsurance for most medical care	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Retail prescription drugs (30-day supply)				
Generic	\$10		20% after deductible (Preventive drugs covered 100%)	40% after deductible
Brand Formulary	\$30			
Non-formulary	\$45			
Specialty	\$100			
Mail-order prescription drugs (90-day supply)				
Generic	\$30		20% after deductible (Preventive drugs covered 100%)	40% after deductible
Brand Formulary	\$90			
Non-formulary	\$135			
Specialty	(30 day supply limit at one time)			
Prescription Out of Pocket Maximum: Individual \$3,000 / Family \$6,000				
City of Meridian's annual contribution to a Health Savings Account (HSA)	None		Employee Only: \$1,000 Employee + 1: \$1,500 Employee + Family: \$2,000	

Medical Employee Contributions

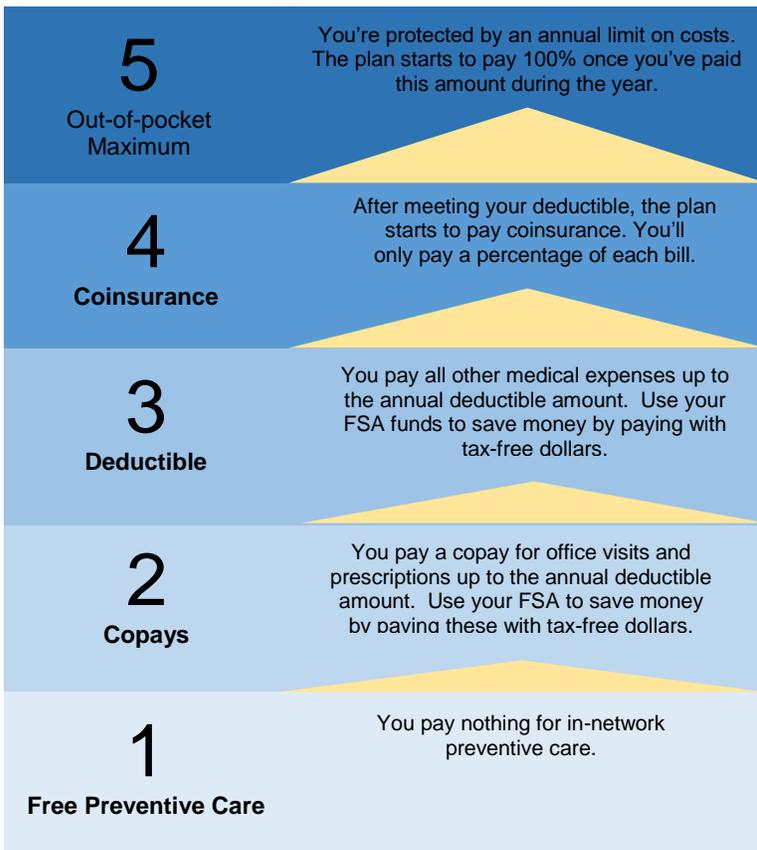
Coverage tier	Preferred Blue PPO	HSA Blue (HDHP)
Employee Only	\$25.00	\$25.00
Employee + Spouse	\$162.78	\$137.36
Employee + Child	\$80.34	\$70.13
Employee + Children	\$112.62	\$96.46
Employee + Family	\$213.83	\$178.99
Non-Tobacco Discount	(\$25.00)	(\$25.00)

Compare Medical Plans

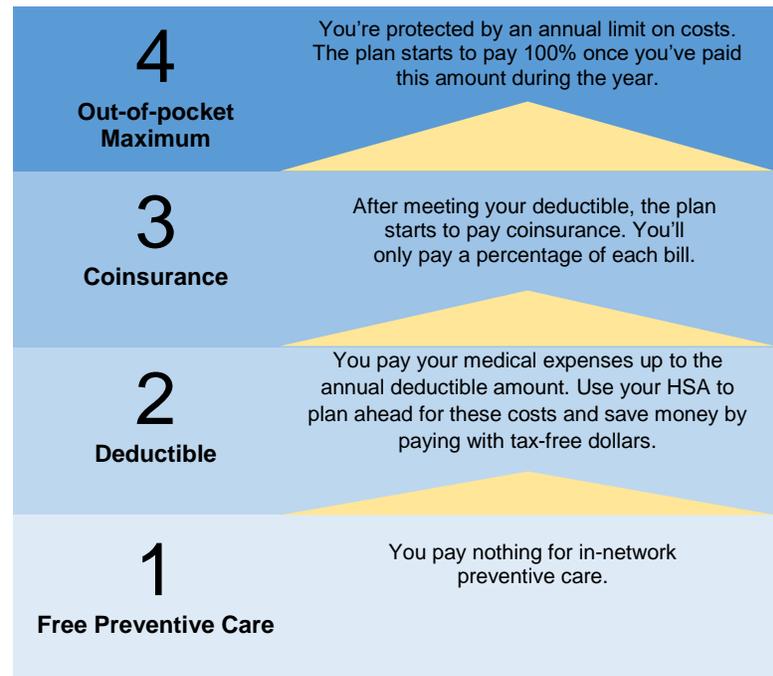
Which plan is right for you?

Consider which plan features are most important to you. Do you want to:	PPO	HDHP
Open and contribute to a tax-free HSA, which has no “use it or lose it” rule and offers the opportunity to invest money or future medical costs?		•
Pay the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage?		•
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost?	•	
Pay the highest premium cost in order to keep your out-of-pocket costs as low as possible when you need care?	•	

How to Use your PPO Plan:



How to Use your HDHP:





A closer look at the HSA Blue PPO

The high deductible health plan (HDHP) costs you less from your paycheck, so you keep more of your money. This plan rewards you for taking an active role as a health care consumer and making smart decisions about your health care spending. As a result, you could pay less for your annual medical costs.

HDHP advantages

Lower paycheck costs

Your per-paycheck costs are lower compared to City of Meridian's other health plans, giving you the opportunity to contribute the cost savings to a tax-free Health Savings Account (HSA). You pay for your initial medical costs until you meet your annual deductible, and then you pay a percentage of any further costs until you reach the annual out-of-pocket maximum.

Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP lets you open a Health Savings Account (HSA) and make tax-free contributions directly from your paycheck. City of Meridian will also contribute the following amounts for 2020 to your HSA to help cover your annual deductible:

- \$1,000 for employee-only coverage
- \$1,500 for employee + 1
- \$2,000 for employee + family

All withdrawals from your HSA are tax-free, as long as you use the money to pay for eligible health care expenses. The money in your account rolls over from year to year, and you can take it with you if you leave the company or retire. After age 65, you can withdraw funds for any reason without a tax penalty — you pay ordinary income tax only if the withdrawal isn't for eligible health care expenses.

How does an HSA work?

- **Build tax-free savings for health care.** You can make before-tax deductions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for 2020 include any company contributions you receive from City of Meridian:
 - Up to \$3,550 for employee-only coverage.
 - Up to \$7,100 if you cover dependents.
 - Add \$1,000 to these limits if you're age 55 or older.
- **Keep your money.** The money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave the City of Meridian.
- **Use it like a bank account.** Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card, or reimburse yourself for payments you've made (up to the available balance in your account. There's no need to turn in receipts, but keep them for your records.

- **Earn interest and invest for the future.** Once your interest-bearing HSA reaches a balance of \$2,000, you can start investing your funds.
- **Tax advantages.** Contributions are made on a before-tax basis, and your withdrawals will never be taxed when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too*

** Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax.*

HSA eligibility

In order to establish and contribute to an HSA, you:

- Must be enrolled in a high deductible health plan, like City of Meridian's HDHP.
- Cannot be covered by any other medical plan that is not a HDHP. This includes a spouse's medical coverage unless it's a HDHP.
- Cannot be enrolled in a traditional health care FSA in 2020, including a spouse's FSA.
- Cannot be enrolled in Medicare, including Part A.
- Cannot be claimed as a dependent on another person's tax return.
- Cannot be a veteran who has received treatment through the Department of Veterans Affairs other than preventive care within the past three months.

Money-saving tips

To stretch your health care dollars, remember to:

- **See in-network providers** – They've agreed to the plan's negotiated rates. Visit www.bcidaho.com to search for in-network providers near you.
- **Use the mail-order pharmacy** – It will save you time and money when refilling long-term prescriptions.
- **NEW* - Utilize the MDLive Mobile App** – For common medical conditions and behavioral health conditions. It will save you time and money, and is available 24/7.



Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

City of Meridian offers you the following FSA Options:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Rollover: A \$500 Health Care FSA account has no risk.
- Contribute up to \$2,750 in 2020.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child and/or elder care.
- Dependent qualifying information:
 - Expenses for a child or children under age 13 who lives in your home at least 50% of the time for whom you provide at least 50% of their support are reimbursable.
 - In order to claim reimbursement for elder care expenses, your dependent elder must live with you for at least 8 hours a day and they must be claimed as a dependent on your annual tax returns.
- Contribute up to \$5,000 in 2020, or \$2,500 if you are married and filing separately.

Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts and must be elected annually. You will forfeit any amount above \$500 left in the Healthcare FSA account at the end of the plan year.

HSA vs. Health Care FSA: What’s the difference?

When you enroll in a Health Care FSA, Discovery Benefits will send you a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to Discovery Benefits.

What’s an eligible expense?

Health Care FSA – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

NEW: Auto substantiation for members on the Blue Cross of Idaho Plan. *Does not apply to Fire Union.

HSA vs. Health Care FSA: What’s the difference?

	HSA	Health Care FSA
Available if you enroll in a ...	HDHP	PPO Plan
Eligible for company contributions	Yes	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes
Money is always yours to keep	Yes	No



Dental

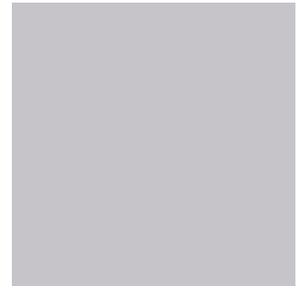
Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

Delta Dental	PPO	Premier
Annual deductible Per Person Per Family	\$50 \$150	\$50 \$150
Calendar-year maximum	\$1,500	\$1,000
Preventive/diagnostic services	100%	80%
Basic services	80%	70%
Major services	50%	40%
Orthodontia	Discount program available – contact HR for details	

Willamette Dental	Copays In Network
Annual maximum	No annual maximum
Deductible	No deductible
General Office or Orthodontic Office Visit	\$15 copay
Preventive/diagnostic services	Covered with office visit copay
Fillings	Covered with office visit copay
Porcelain – Metal Crown	\$300 copay
Bridge per Tooth	\$300 copay
Root Canal Therapy	\$85 - \$140 copay
Surgical Extraction	\$80 copay
Dental Implant Surgery	\$1,500 benefit maximum per year
Orthodontia Treatment	\$2,200 copay

Dental Employee Contributions

Coverage tier	Delta Dental	Willamette
Employee Only	\$0	\$0
Employee + Spouse	\$8.55	\$9.05
Employee + Child	\$4.99	\$5.30
Employee + Children	\$8.87	\$9.37
Employee + Spouse + Child	\$13.56	\$14.32
Employee + Spouse + Children	\$17.38	\$18.35



Vision

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

Vision Service Plan (VSP)	Copays In Network
Exam (once per calendar year)	\$20
Prescription glasses	\$20
Lenses (once per calendar year)	Single vision, lined bifocal, lined trifocal lenses included Lens enhancements discounts available
Frames (once per calendar year)	Frames are allowed up to \$150 for featured frame brands, 20% off over your allowance \$70 Walmart/Costco frame allowance
Contact lenses (instead of glasses)	\$130 allowance for contacts, copay does not apply. Includes contact lens exam (fitting and evaluation)

Vision Employee Contributions

Coverage tier	VSP
Employee Only	\$0
Employee + Spouse	\$0.94
Employee + Child	\$0.94
Employee + Children	\$0.99
Employee + Family	\$2.56

Money-saving tip

Remember, you can use your HSA or FSA for qualified out-of-pocket dental and vision expenses.





Wellness program

City of Meridian is committed to helping you feel your best and live well. We offer benefits and programs that support your total health and make it easier to pursue your wellness goals.

YOUR PATH TO BETTER HEALTH STARTS NOW.

The City of Meridian values all of our employees. You are our greatest asset and we want to ensure that you have every opportunity to succeed not only in your career, but also your total wellbeing. To help you in this effort, we are making the Wellness Works Program available to you.

Participating in the Wellness Works Program gives you an opportunity to improve your overall health and wellness such as; physical, emotional, and financial.

Employee Assistance Program

The City of Meridian Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you. It's all part of our commitment to supporting your total wellbeing. Get help with work-life issues, referrals for clinical, legal, and financial services, and more.

To begin taking advantage of this valuable benefit, visit www.bpahealth.com or call 1-800-726-0003.

Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any “silent” problems early, when they’re most likely to be treatable. Most in-network preventive services are covered in full, so there’s no excuse to skip it.

- **Have a routine physical exam each year.** You’ll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Don't have a primary care Doctor (PCP)? You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust — it means a lot when you're healthy, but it's even more important when you're sick.



FINANCIAL

From voluntary life insurance to retirement options, the City of Meridian offers programs to help ensure financial security for you and your family.

City of Meridian provided coverage

City of Meridian provides you with basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected.

Life insurance pays a benefit in the event of a death, while accidental death & dismemberment insurance (AD&D) provides an additional benefit to you or your beneficiaries in the event of certain accidental losses or death.

Your benefit amount is \$50,000. Your spouse and child(ren) life insurance benefit amount is \$1,000 each.

There is no cost to you for this coverage.

Employee supplemental life and AD&D insurance

If you want added protection, you can purchase supplemental life and/or AD&D insurance for yourself. You may elect coverage in \$10,000 increments, not to exceed 6 times annual salary to a maximum of \$300,000.

Dependent supplemental life and AD&D insurance

You may also purchase life and/or AD&D insurance for your spouse in \$5,000 increments up to \$100,000 (not to exceed 50% of your coverage).

For your child(ren), you may purchase additional life and/or AD&D insurance in amounts of \$2,000, \$5,000 or \$10,000.

Guarantee issue amounts

If you are newly eligible for this benefit, the guarantee issue amounts are:

- Employee: \$70,000
- Spouse: \$35,000
- Child: \$10,000

You may have to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse is insurable for supplemental life insurance amounts. If required, one will be provided to you.

Reach out to Human Resources for more detailed information and the appropriate forms if you are interested in applying for Supplemental Life and/or AD&D insurance or increasing your existing coverage

Voluntary Whole Life insurance

This voluntary whole life insurance is provided by New York Life Insurance and is permanent, portable, builds cash value, is qualified to receive dividends and is available for employees, spouses, children and even grandchildren with no questions asked!

The whole life policy also has a level premium, meaning you are locked in, your rates will not go up. So for those in the earlier years you can lock in a low rate that will stay low and go with you wherever you go. For those later in life you can lock in a low price for your grandchildren so they will have a policy that can grow with them at the same low price.

Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. City of Meridian's disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

Summary of Disability Benefits

	Short-Term Disability	Long-Term Disability
Benefit provided	Up to 60% of your weekly salary	Up to 60% of base monthly salary
Maximum benefit payable	\$1,000 per week	\$5,000 per month
Maximum benefit duration	13 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Elimination period	21 days	90 days

Our Employee Assistance Program offers financial assistance and advice to any City of Meridian employee and their dependents. To use this benefit, please call 800-726-0003.



PERSI Retirement Benefits

Base Plan Benefits

Eligibility

You are eligible to participate if you are at least 21 years of age and are a full-time or part-time employee working more than 20 hours a week.

Company matching contributions

To support your retirement saving efforts, City of Meridian contributes 11.94% to general employees and 12.28% to emergency personnel.

Enrolling in the plan

You will be automatically enrolled in the City of Meridian PERSI Base Plan on your date of hire.

Vesting

Vesting refers to your ownership of the money in your account. You become fully vested in City of Meridian's contributions after 5 years or 60 months.

Understanding your Retirement Benefit

When you retire as a vested member, PERSI will pay you a benefit every month for as long as you live – and if you select a retirement option with survivor benefits, your Contingent Annuitant will receive a benefit for life after your death.

VALUE: The actual value of your benefit exceeds your contributions. Within the first 3-5 years of retirement most members have already received all the money they contributed while working. For example, if your contributions to PERSI during your career totaled \$60,000, and your monthly retirement benefit is \$1500, you would receive your \$60,000 in approximately 3 years. Although you would have exhausted everything you contributed, PERSI would continue to pay you \$1500 a month for the rest of your life, plus annual cost of living

adjustments (COLAs) if approved by the legislature. This means if your retirement were to last another 20 years, you would receive \$360,000 in benefits from the PERSI trust.

Survivor Benefits

The PERSI Base Plan offers financial security for your beneficiaries after you die. Whether an active or inactive member, if you die after becoming vested and had named your spouse as your sole beneficiary, PERSI will offer your spouse the choice of a lump sum payment of your remaining contributions plus interest or a monthly allowance payable for life. The lump sum death benefit for vested members is two times your account balance with interest. If you die before becoming vested, your beneficiary will receive your account balance plus any interest accrued.

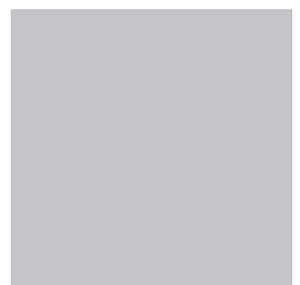
Portability of Funds

Your Base Plan contributions are always yours. If you leave a PERSI employer, but keep your Base Plan money in PERSI and later work for another PERSI-covered employer, you retain the service credit earned in your previous job. All service credit earned while working for a PERSI employer is automatically combined into a single account for you.

If you leave PERSI-covered employment, you may withdraw your Base Plan money, plus any interest earned – although tax penalties and withholdings may apply; or you may roll over your money and interest to an Individual Retirement Account (IRA) or other qualified retirement plan, including the PERSI Choice 401(k) Plan if you have an account.

Cost-of-Living Adjustments

The Retirement Board considers a Cost-of-Living Adjustment (COLA) to the Base Plan retiree benefit payments each year. The amount of the COLA is tied to the Consumer Price Index and subject to the growth or decline in retirement fund assets. If a COLA is awarded, it becomes effective March 1st.



PERSI Choice 401(k) Plan

The Choice 401(k) Plan is an optional defined contribution retirement savings plan available to active members. Unlike the Base Plan, participation in the Choice 401(k) Plan is completely voluntary. It allows you to contribute a portion of your salary on a pre-tax-deferred basis via payroll deductions. This means your contributions come out of your paycheck before taxes, thereby reducing the amount of taxes you pay during the year.

Eligibility and enrollment

If you are an active member of the PERSI Base (Defined Benefit) Plan, you may participate in the Choice 401(k) Plan. In fact, an account has already been set up in your name; all you need to do is begin contributing! To get started, see your Human Resources department.

Company matching contributions

To support your retirement saving efforts, City of Meridian contributes a percentage match of up to 2%.

Your contributions

You can contribute on a pre-tax basis to your 401(k) with IRS maximum of \$19,500 in 2020.

If you are age 50 or older, you may make additional catch-up contributions — up to \$6,500 in 2020.

Vesting

You are 100% vested in (meaning you fully own) the money in your Choice 401(k) Plan account, including contributions and interest earned.

Rollovers

Money from other qualified retirement plans, such as a 401(a), 457, pre-tax IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the Choice 401(k) Plan at PERSI. After-tax contributions cannot be rolled into the Choice Plan.

Investing your Choice 401(k) Plan contributions

When you make voluntary contributions to your Choice 401(k) Plan account, you also direct how those funds are invested. You can choose from several investment fund options within the Choice 401(k) Plan to create a diversified portfolio of fund options including a mix of equity, fixed income, balanced funds, as well as the PERSI Total Return Fund (TRF). If you decide not to choose investment options or would like to have your funds invested in the TRF, you do not have to do anything. Your funds will automatically be invested in the TRF for you.

Changing payroll contributions

You can increase, decrease, or stop your deferral at any time.

Loans

The Choice 401(k) Plan includes a loan provision where members may take a loan for any reason as long as they have a balance of \$2000 or more in their account, excluding any gain sharing amounts.

State of Idaho 457 Plan

The State Plan is an optional defined contribution plan designed to supplement your Pension and Social Security in retirement. Unlike any other retirement plan, the 457 plan is only available to Public Employees, which allows you to withdraw your money the day you leave employment. Other plan types such as a 401(k), a 403(b) or an IRA require you to be 59 ½ to withdraw your money. The State Plan has no annual fee, no commissions, and no front or back end charges.

Eligibility and enrollment

Once you have completed an enrollment form and submitted it to the Human Resources department, your deferrals will start. The 457 plan is completely flexible in that you can enroll at any time and you have complete control over your deferrals.

Company matching contributions

City of Meridian does not contribute to The State 457 Plan.

Your contributions

You can contribute on a pre-tax and post-tax (Roth) basis of an IRS combined maximum of \$19,500 in 2020.

If you are age 50 or older, you may make additional catch-up contributions of \$6,500.

Roth contribution option

You can designate all or part of your contributions as post-tax (Roth) 457 contributions. That allows you to pay taxes on your contributions now, based on your current tax bracket, and avoid taxes later if certain conditions are met. For comparison: regular contributions are pretax, which means you will pay taxes upon withdrawal, within the tax bracket you're at during the time of withdrawal.

Vesting

As this account only has the money you put into it, you are 100% vested in (meaning you fully own) the money in your 457 Plan account, including contributions and interest earned.

Rollovers

Pre and post-tax dollars from other qualified retirement plans, such as 401(a), 457, IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the 457 Plan.

Investing your 457 Plan contributions

When you make voluntary contributions to your 457 Plan account, you can select from several investment fund options. The 457 Plan has Target Date Funds, Mutual Funds and Profile Funds. You also have the ability to be completely hands-off with the Pro Account, which gives the Plan Sponsor the ability to control your investments based on the current market trends.

Changing payroll contributions

You can increase, decrease, or stop your deferral at any time.

Loans

The State 457 Plan does not allow loan options at this time.

ENROLL

After you've carefully considered your benefit options and anticipated needs, it's time to make your benefit selections. Follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2020.

How to enroll during Open Enrollment

Online

Log in to <http://intranet/hr.aspx?id=1279>.

Enrollment has to be completed on a network device.

How to enroll as a new hire

Complete your new hire benefits packet that you received at New Hire Orientation and return to Human Resources within 30 days of your start date.

What happens if you don't enroll?

During Open Enrollment – If you don't enroll or make changes to your benefits during open enrollment, your current coverage will roll over.

If you are enrolled in the FSA or HSA and want those contributions to continue, you are required to enroll and select those options every year.

As a new employee – If you don't enroll in benefits within 30 days of your hire date, you will not have benefits coverage, except for those that are fully paid by City of Meridian, such as basic life and AD&D insurance, short-term disability insurance, and the employee assistance program.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility.

Effective date of coverage

For new employees, the effective date of coverage for most plans is the first of the month following your date of hire. For existing employees enrolling during Open Enrollment, the effective date of most plans is January 1, 2020.





Contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Benefit Plan	Provider	Phone number	Website
Medical & Pharmacy	Blue Cross of Idaho	1-800-627-1188	www.bcidaho.com
Health Savings Account (HSA)	Discovery Benefits	1-866-451-3399	www.discoverybenefits.com
Flexible Spending Accounts (FSAs)			
Dental	Delta Dental of Idaho	208-489-3582	www.deltadentalid.com
Dental	Willamette Dental	1-855-433-6825	www.willamettedental.com
Vision	VSP	1-800-877-7195	www.vsp.com
Employee assistance program (EAP)	BPA Health	1-800-726-0003	www.bpahealth.com Username: City of Meridian Password: 8007260003
Telemedicine services	MDLive	1-800-400-6354	www.MDLIVE.com
Life and AD&D insurance	United Heritage	208-493-6100	www.unitedheritage.com
PERSI Retirement	PERSI	1-800-451-8228	www.persi.idaho.gove
State of Idaho 457 Deferred Compensation Plan	Nationwide	208-342-8600	www.idahodc.com
Assistance/Questions	City of Meridian Human Resources	Reba White HR Benefits Specialist 208-489-0470 rebawhite@meridiacity.org Christena Barney Benefits Administrator 208-489-0465 cbarney@meridiacity.org	