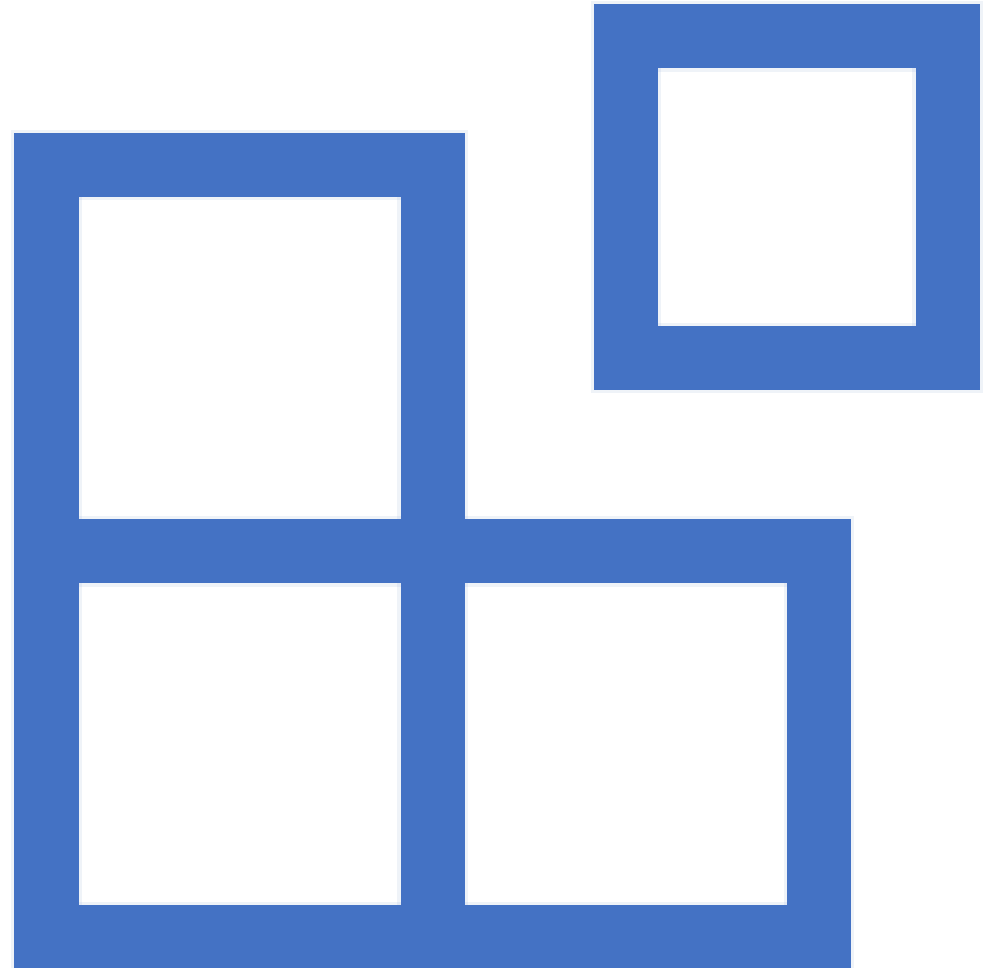


Bellevue Beginnings

Health Benefit Information
for
New Hires



Benefit Online Enrollment System

Act Quickly

- You must enroll in coverage using Bellevue Benefits, available through any internet connection
<https://cityofbellevuehr.workterra.net>
- You have 30 days from your eligibility date to complete your enrollment **or else you will need to wait until the next open enrollment.** *For example, if you are eligible for coverage June 1, you must complete your benefit online enrollment by June 30*

User Name / Password

- User name and initial password is in your Bellevue Beginnings Health Benefits email from Human Resources

Helpful Information

- Refer to the reference sheet in your Bellevue Beginnings Health Benefit email from Human Resources for tips to complete your enrollment.
- Visit Connect2MyBenefits at:
<https://c2mb.ajg.com/cityofbellevue> from any internet connection.

Connect2MyBenefits

Online Benefits Library

- Find City of Bellevue benefit information online on Connect2MyBenefits through any internet connection: <https://c2mb.ajg.com/cityofbellevue>
- No username or password required

Topics Include

- Medical, dental and vision plan booklets & rates
- Employee Assistance Plan
- Flexible spending accounts
- Retirement plan information . . . and much more!

Health Plans Offered

Medical, Dental, Vision

- Medical: Premera Blue Cross or Kaiser Permanente
- Dental: Delta Dental or Willamette Dental
- Vision: Exam or Exam & Hardware Plan through VSP

Flexible Spending Accounts

- Healthcare and/or
- Daycare

Automatic Enrollment in these City Paid Plans

- Employee Assistance Program through Wellspring Family Services
- Life and Accidental Death and Dismemberment Insurance through The Standard
- Long Term Disability Coverage through The Standard

Who is Eligible?

Spouse or Domestic Partner

- Spouse: lawful spouse of employee; a spouse is no longer eligible upon divorce or legal separation
- Domestic Partner: new domestic partnerships must be Washington state registered

Dependent Children Under Age 26

- A natural offspring of either or both employee or spouse
- A legally adopted child or a child placed for adoption of the employee or spouse
- A legal ward, as outlined in a court order
- *Foster children are not eligible*

Continuing Coverage for Child Past Age 26

- Allowed for a child who became disabled prior to reaching age 26. A separate application process must begin within 30 days of reaching age 26.

For More Information

- See page 6 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

When You Can Enroll

New Employee

- You are eligible for coverage the first day of the month following your hire date. *For example, if you are hired May 1, you are eligible for coverage June 1.*
- You must complete your online benefit enrollment within 30 days. *For example, if you are eligible for coverage June 1, you must complete your online benefit enrollment by June 30*

Qualifying or Life Event

- You *may* change your coverage during the year if you have a newborn or adopt a baby, get married, or there is a loss of coverage for you or a spouse
- You *must* change your coverage during the year if you get divorced or legally separated, or a dependent child is no longer eligible due to age
- You have 30 days from these events to request a change in benefits, except for birth of a baby or adoption, for which you have 60 days

Open Enrollment

- You can enroll or make changes to your coverage each year.
- Open enrollment is held each fall, with all changes taking effect the following January 1.

For More Information

- See page 7 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Medical Terms to Know

Copay

- A flat dollar amount you pay at the time of service.
- Copays apply to in-network office visits and most prescription drugs.
- ***Deductibles and/or coinsurance do not apply when services require a copay.***

Deductible

- The amount you may need to pay up front each calendar year before the plan begins paying covered expenses.
- ***Not all services are subject to a deductible.***

Coinsurance

- The portion of the cost you pay *after* you meet your annual deductible.
- Coinsurance is a percentage of the allowable amount. The plan pays a percentage of the allowable amount and you pay a percentage.

Out-of-Pocket Maximum

- The most you'll pay in a calendar year for covered medical and prescription drug expenses.
- Co-pays, deductibles and coinsurance count toward the out-of-pocket maximum.
- Any covered expenses above the out-of-pocket maximum will generally be covered by the plan at 100% for the rest of the calendar year.

For More Information

- See page 8 of the "Employee Benefits" guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Medical: Kaiser Permanente Features

Kaiser is a Health Maintenance Organization

- Kaiser's mission is *"to provide high-quality affordable health care and improve the health of the communities we serve"*
- Plan covers services received only at Kaiser facilities (unless traveling)
- Once enrolled, download Kaiser's Mobile app
- Explore online at kp.org/wa

Features

- Integrated care - because Kaiser is both a care provider and a health plan, you can get the care and coverage you need in one convenient package.
- Kaiser Permanente Washington has been recognized for high-quality care and innovation. They've been the top-performing medical group in Washington state for several years in a row. Read more at kp.org/wa/awards.
- At most care facilities, you can see your doctor, get a lab test or X-ray, and pick up your medications — all without leaving the facility.
- Access Health and Wellness resources
<https://about.kaiserpermanente.org/health-and-wellness>

More Information

- Visit [Connect2MyBenefits](#) and see the Medical section.

Medical: Kaiser Permanente Plan

Medical Plan

- \$10 copay for provider visits
- \$75 copay for Kaiser emergency room visits
- Call member services if you require care while traveling
- Inpatient stays covered in full
- Includes eye exams and \$200 vision hardware benefit (glasses/contacts) exclusively through Kaiser Permanente

Prescription Drug Plan

- \$10 copay for 30-day supply prescription drug

For More Information

- See pages 14-16 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Medical: Premera Blue Cross Features

Premera is a Preferred Provider Organization (PPO)

- Premera's purpose is *"improving customers' lives by making healthcare work better"*
- Access medical care services from any provider
- Choose providers in the Heritage & Heritage Plus 1 network so your benefits will be paid at a higher level and your out-of-pocket expenses will be lower
- Once enrolled, download Premera's Mobile app
- Explore online at premera.com

Features

- **98point6 or Doctor on Demand** can be convenient sources for quality medical care virtually. Get care by phone or video for common conditions without having to go to urgent care or the emergency room.
- **TALKSPACE® Virtual Therapy for Behavioral Health** - therapy as close as your phone. Get started at blue.premera.com/Bhsupport
- **Omada** for virtual physical therapy options
- Enroll in **free credit report monitoring**, plus ID theft and fraud resolution services from Experian®*. To enroll, log in to your account at www.premera.com
- **Go paperless** and sign up to view your Explanation of Benefits online, instead of receiving them by mail. Log in to your account at www.premera.com and choose Go Paperless in the Manage My Account section.

For More Information

- Visit [Connect2MyBenefits](https://connect2mybenefits.com) and see the Medical section.

Medical: Premera Blue Cross Choice Plan

In-Network Medical Plan

- Preventive services covered in full
- \$30 copay for provider visits
- Emergency room visits subject to \$750 deductible then 10% coinsurance
- Inpatient hospital stays subject to \$750 deductible then 10% coinsurance
- Mental Health: Unlimited visits per calendar year
- Rehabilitative visits
 - Acupuncture: up to 12 visits per calendar year
 - Chiropractic: up to 12 visits per calendar year
 - Massage/Physical Therapy: up to 45 combined visits per calendar year

In-Network Prescription Drug Plan

- \$10 copay for 30-day supply of a generic drug (Tier 1)*
- \$25 copay for a 30-day supply of a preferred brand drug (Tier 2)
- \$45 copay or a 30-day supply of a non-preferred drug (Tier 3)
- Work with your provider to enroll in the 90-day mail order program for maintenance medications to save time and money.
- View which tier a drug is at premera.com
- *The Choice plan requires generic drugs to be dispensed in place of a brand name drug. If a brand name drug is dispensed when a generic equivalent is available, the cost will be the difference in cost between the brand name drug and the generic equivalent in addition to the brand name co-pay amount.

For More Information

- See pages 17, 19-22 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Medical: Premera Blue Cross Core Plan

In-Network Medical Plan

- Preventive services covered in full
- \$15 copay for provider visits
- \$100 copay for emergency room visits
- \$250 copay for inpatient hospital stays
- Mental Health
 - Up to 15 outpatient and 20 inpatient visits per calendar year
- Rehabilitative visits
 - Acupuncture: up to 12 visits per calendar year
 - Massage: up to 4 visits per calendar year
 - Chiropractic/Physical Therapy: up to 30 combined visits per calendar year

In-Network Prescription Drug Plan

- \$10 copay for 30-day supply of a generic drug (Tier 1)
- \$20 copay for a 30-day supply of a preferred brand drug (Tier 2)
- 50% coinsurance for a 30-day supply of a non-preferred drug (Tier 3)
- Work with your provider to enroll in the 90-day mail order program for maintenance medications to save time and money.
- View which tier a drug is at premera.com

For More Information

- See pages 18, 19-22 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](https://connect2mybenefits.com)

Medical: Many Ways to Get the Care You Need

Kaiser Permanente

- You can see your doctor in person or choose from other options:
 - Email your doctor's office
 - Call the 24/7 NurseLine for advice or help figure out where to get care
 - Use an online visit for common conditions
 - Chat online with a Kaiser Permanente clinician
 - Visit an Urgent Care location
- *Use the mobile app to find a location near you or access most of the other services.*

Premera Blue Cross

- You can see your doctor in person or choose from other options:
 - NurseLine: call the free 24/7 for advice or help figuring out where to get care
 - Virtual Care through 98point6 or Doctor on Demand for common conditions and Omada for virtual physical therapy options
 - Virtual mental health care through TalkSpace
 - Visit an Urgent Care location.
- *Use the mobile app to find a location near you or access the other services.*

For More Information

- See pages 11-12 of the "Employee Benefits" guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Choose the Right Plan for You

Choosing the Right Plan

- Use this chart to help you compare which plan may be the best fit.
- New hires are eligible for the plans listed on the monthly contribution rate sheet found in the *Bellevue Beginnings Health Benefits packet*.

	Kaiser HMO	Premera Choice	Premera Core
Want to pay the lowest payroll deductions?	✓	✓	
Want the flexibility to see any providers?		✓*	✓*
Want a lower deductible?	✓		✓
Want unlimited behavioral health?	✓	✓	
Want preventive care covered at 100% in-network?	✓	✓	✓

Total Cost of Coverage

- It's important to consider the **total cost of coverage** when deciding which medical plan is the best fit for you and your family.
- This includes the amount deducted from your paycheck plus what you pay providers when accessing care.
- Find the **amount deducted from your paycheck** on the rate sheet provided in your Bellevue Beginnings Health Benefits packet or visit Connect2MyBenefits at <https://c2mb.ajg.com/cityofbellevue> from any internet connection
- Use the [Premera Comparison Tool](#) which combines the amount deducted from your paycheck plus your estimated cost when accessing care. **(For best results, open in Google Chrome)**. Use the default option built into the tool **or** Select Modify Usage and customize how you access care.

For More Information

- See pages 9-10 of the "Employee Benefits" guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Dental: Delta

Preferred Provider Organization

- Access dental care services from any dentist
- If you obtain services from a Delta Dental PPO dentist, your benefits will likely be paid at a higher level and your out-of-pocket expenses will be lower

Coverage

- Preventive and Basic Services: covered in full
- Major Services (crowns/bridges): covered at 50%
- Calendar Year Maximum Benefit: \$2,000 per person
- Orthodontia not covered
- Implants: covered at 50%

For More Information

- See pages 23-24 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Dental: Willamette

Dental Maintenance Organization

- Must receive treatment at only a Willamette Dental Office
- Find a location at <https://locations.willamettedental.com/>

Coverage

- Preventive Services: \$5 copay
- Major Services (crowns/bridges): \$100 copay
- Calendar Year Maximum Benefit: unlimited
- Orthodontia covered
- Implants: \$1,500 annual maximum

For More Information

- See pages 23-24 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Vision: VSP

Exam Plan

- \$20 copay for exam
- *20% discount on complete pairs of prescription glasses and lens enhancements when using a VSP doctor*

Exam and Hardware Plan

- \$20 copay for exam
 - \$175 annual frame allowance, with lenses covered in full **or**
 - \$175 contact allowance
 - Option to shop for eyewear online at <https://www.eyeconic.com>
- *Dollar amounts listed apply when visiting a VSP provider.*

For More Information

- See pages 25-26 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#). *Note: If electing Kaiser Permanente medical coverage, vision exam and hardware coverage is exclusively provided through Kaiser Permanente.*

City Provided Life and Disability

Basic Life and Accidental Death and Dismemberment

- \$50,000 life and AD&D benefits

Long Term Disability

- Benefit amount 60% of base monthly earnings up to \$5,000
- 180 day waiting period

For More Information

- See page 27 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Voluntary Life/AD&D Benefits

Employee

- Up to \$500,000 if approved through medical underwriting
- Guarantee Issue Amount up to \$200,000 if elected as a new employee
- Your premium rates adjust with your age over time

Spouse/Domestic Partner

- Up to \$250,000 if approved through medical underwriting
- Guarantee Issue Amount up to \$20,000 if elected as a new employee
- Your premium rates adjust with their age over time

Child(ren)

- \$2,000
- \$5,000 or
- \$10,000

For More Information

- See page 28 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Flexible Spending Account: Healthcare

Why enroll in a Healthcare FSA?

- Save money by reducing the taxes you pay
- FSA contributions are deducted from each paycheck before federal taxes are calculated
- Maximum annual contribution amount is \$3,050.

Pay for Qualified Health Expenses

- Pay for eligible medical, dental and/or vision expenses for you and your tax dependents. *Dependents do not need to be enrolled in coverage at the City of Bellevue.*
- Eligible expenses include copays for doctor visits and prescription drugs, medical plan deductibles, co-insurance, many dental expenses, eyeglasses and more.
- For a list of eligible items, check out the [expense list](#).

Features

- Skip filing paper claims and elect an FSA Debit card to pay for eligible expenses
- You must use all your annual contributions by March 15 of the following calendar year, otherwise you lose your contributions
- Once enrolled, download the Navia mobile app

For More Information

- See pages 29-30 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Flexible Spending Account: Daycare

Why enroll in a Daycare FSA?

- Save money by reducing the taxes you pay
- FSA contributions are deducted from each paycheck before federal taxes are calculated
- Maximum annual contribution amount is \$5,000

Pay for Qualified Daycare Expenses

- Day Care FSAs cover any day care or dependent care expenses that allow you (and your spouse) to work, look for work, or be a full-time student. This includes expenses like:
 - Before and After School Care
 - Day Care
 - Preschool
 - Day Camps
 - Elder Care
- For a list of eligible items, check out our [Eligible Expense List](#)

Features

- Enroll in Direct Deposit with Navia
- You must use all your annual contributions by March 15 of the following calendar year, otherwise you lose your contributions
- Once enrolled, download the Navia mobile app

For More Information

- See pages 29-30 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Employee Assistance Program (EAP)

Wellspring Family Services EAP

- a confidential and free service for employees and their family members 24/7
- offers short term counseling, consultations, referrals and helpful information on a variety of topics

EAP Services

- Wellspring provides services in these areas:
 - ⑩ Counseling (up to 6 sessions per situation), Assessments and Personal Consultations for issues such as grief, depression, anxiety/stress, relationship issues, and addiction
 - ⑩ Instant Relief Stress Center and Resources
 - ⑩ Daily Living/Concierge Services
 - ⑩ Childcare & Parenting Resource Center
 - ⑩ Financial Resources
 - ⑩ Legal Benefits
 - ⑩ ID Theft Resources
 - ⑩ Adult & Eldercare Resource Center
 - ⑩ Skill Builders
 - ⑩ Monthly Webinars/Webinars on Demand
 - ⑩ Life Resources
 - ⑩ Wellness Tools
- There is no limit to the number of referral and consultation phone calls.

Contact Wellspring

- Call 800.553.7798
- Visit Wellspring's website www.wellspringeap.org and type **City of Bellevue** for the Username.

For More Information

- See page 31 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Beneficiaries for Life and AD&D

Beneficiaries

- It is important to have current, up-to-date beneficiary designations for your life insurance.
- You may update your beneficiary information in the online enrollment system, [Bellevue Benefits](#), at any time.

Primary Beneficiary

- List who you wish to receive your life insurance benefits in the event you pass away.
- You may designate more than one beneficiary and indicate the percentage allocated to each person.

Secondary Beneficiary

- Designating secondary beneficiaries is optional.
- Secondary beneficiaries apply if the primary beneficiaries are no longer living.

Action Item To Do List

Decide

- Decide which plans to enroll in for you and your eligible dependents

Gather

- Gather dependent birth dates and social security numbers

Enroll Online

- Sign into the online enrollment system, Bellevue Benefits <https://cityofbellevuehr.workterra.net> to make your elections

Review

- Review your confirmation statement in Bellevue Benefits to ensure your elections are accurate and make any needed changes. You may print or save the confirmation statement for your records

Done

- Hit “Done”.

Mobile Apps

Information When You Need It

- Employee Benefits...there's an App for that! Benefit carrier apps make it easy and convenient to find what you need when you need it.
- Download from Google Play or the Apple Store

Available Apps

- Premera Blue Cross & Premera Virtual Care App, MyCare
- Kaiser Permanente
- Delta Dental
- Navia Benefit Services

What Can I Find?

- View your ID card
- Manage your prescriptions
- Contact the free 24-hour nurse line
- Access a virtual care/online visit
- Find urgent care clinics, and check on wait times
- File Flexible Spending Account (FSA) claims
-and so much more!

Gallagher Benefit Specialists

Free Benefit Advocate Service

- Have questions or need help with your health benefits?
 - Guidance on claims issues
 - Help with the appeals process
 - Assistance resolving billing errors

• *a confidential service provided through Arthur J. Gallagher, the City of Bellevue's broker*

Contact Information

- Call: 425.201.8417, 6:00 a.m. - 6:00 p.m. PT Mon - Fri
- Email: BAC.CityofBellevue@ajg.com

For More Information

- See the handout found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#)

Benefit Carrier Contacts

Medical

- **Premera Blue Cross**
 - Customer Service 800.722.1471
 - 24-hour Nurseline 800.841.8343**Group #1016431**
www.premera.com
- **Kaiser Permanente**
 - Customer Service 888.901.4636
 - 24-hour Nurseline 800.297.6877
 - 24-hour Emergency Line 888.457.9516**Group #0072700**
kp.org/wa

Dental / Vision

- **Delta Dental**
 - 800.554.1907**Group #396**
www.deltadentalwa.com
- **Willamette Dental**
 - 855.433.6825
 - Appointment Center 855.433.6825**Group #Z146/WA38**
www.willamettedental.com
- **Vision Service Plan (VSP)**
 - Customer Service 800.877.7195**Group #12012021**
www.vsp.com

Other Programs

- **Life/AD&D & Long Term Disability Insurance** – Standard Life/AD&D Group #641875, LTD Group #313017
 - Customer Service 800.368.1135 www.standard.com
- **Flexible Spending Accounts – Navia Benefit Solutions**
 - 800.669.3539 phone 866.831.6222 fax
 - www.naviabenefits.com Company Code: CFB
- **Employee Assistance Program – Wellspring**
 - Customer Service 800.553.7798 www.wellspringeap.org Username: City of Bellevue

For More Information

- See page 3 of the “Employee Benefits” guide, found in your Bellevue Beginnings Health Benefits email from Human Resources or on [Connect2MyBenefits](#).

Human Resources Contacts

Lori Duringer

- Benefits Specialist
- 425.452.7866
- lduringer@bellevuewa.gov

Michelle Robinson

- Benefits Administrator
- 425.452.4585
- mrobinson@bellevuewa.gov

Contents of Bellevue Beginnings Health Benefits Packet

Bellevue Beginnings Health Benefits Information

- Employee Monthly Contribution Rates
- “Employee Benefits” guide
- Online Enrollment System User ID and Password (<https://cityofbellevuehr.workterra.net>)
- Declaration of Marriage form
- Exchange Notice (Health Care Reform)
- Connect2MyBenefits & Benefit Advocates
- Wellspring Employee Assistance Program
- Action Item To Do list

Need more help?

Bellevue Beginnings Health Benefits Information

- Review the “Employee Benefits” guide
- Refer to the “Online Enrollment System User ID and Password ”
- Complete the Action Item To Do list

Connect2MyBenefits

- Your online library for everything benefits
<https://c2mb.ajg.com/cityofbellevue>

Bellevue Benefits Online Enrollment System

- Complete your enrollment online at
<https://cityofbellevuehr.workterra.net>
- If you need help, see the “Online Enrollment System User ID and Password” in your Health Benefits email from Human Resources or contact Human Resources

Contact Human Resources

- Lori Duringer 425.452.7866 lduringer@bellevuewa.gov
- Michelle Robinson 425.452.4585 mrobinson@bellevuewa.gov