

Benefits & Extras



HEALTH

MEDICAL

The City of Beatrice offers three (3) health insurance plan options to all of its full-time employees. Two (2) of the plans are offered at no cost, one (1) of which comes with an HSA that the City makes an annual contribution to. In addition to the health plan options, employees also have a choice between two (2) prescription plans. Below is a summary of the key features of the medical plans:

Summary of Covered Medical Benefits	Premium Plan		Core Plan		Saver Plan ¹	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible Individual/Family	\$500/\$1,000	\$500/\$1,000	\$1,000/\$2,000	\$1,000/\$2,000	\$1,650/\$3,300	\$1,650/\$3,300
Out-of-Pocket Maximum Individual/Family	(includes deductibles, copays, and coinsurance for medical and Rx)					
	\$1,500/\$3,000	\$1,500/\$3,000	\$2,500/\$5,000	\$2,500/\$5,000	\$3,100/\$6,200	\$3,100/\$6,200
Basic Preventive Care	Plan pays 100%	30% after ded.	Plan pays 100%	30% after ded.	Plan pays 100%	30% after ded.
Physician Services						
Primary Care Physician	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
Specialist	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
Urgent Care	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
Lab/X-Ray						
Diagnostic Lab/X-Ray	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
High-Tech Services (MRI, CT)	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
Hospital Services						
Inpatient	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
Outpatient	20% after ded.	30% after ded.	20% after ded.	30% after ded.	20% after ded.	30% after ded.
Emergency Room	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.	20% after ded.
Pharmacy Benefits	Rx Option A		Rx Option B		Saver Plan	
Retail Prescriptions ³	Greater of 20% coinsurance or		20% after ded.		20% after ded.	
Tier 1	\$5 minimum copay/Rx		20% after ded.		20% after ded.	
Tier 2	\$25 minimum copay/Rx		20% after ded.		20% after ded.	
Tier 3	\$35 minimum copay/Rx		20% after ded.		20% after ded.	
Tier 4	\$0 copay ²		\$0 copay ²		20% after ded.	
Mail Order Prescriptions ³ (90-day supply)	Greater of 20% coinsurance or		20% after ded.		20% after ded.	
Tier 1	\$15 minimum copay/Rx		20% after ded.		20% after ded.	
Tier 2	\$75 minimum copay/Rx		20% after ded.		20% after ded.	
Tier 3	\$105 minimum copay/Rx		20% after ded.		20% after ded.	
Tier 4	\$0 copay ²		\$0 copay ²		20% after ded.	

(1) For individual HDHP coverage, the individual deductible is the amount the member must pay each plan year before the plan begins paying toward covered services. If electing dependent coverage, the individual deductible does not apply. The family deductible must be met, either by one individual or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum. (2) \$0 copays are only available for specialty medication covered under PrudentRx. Please contact PrudentRx at 888-203-1768 if you are prescribed a specialty medication and need to enroll in PrudentRx. (3) Insulin is limited to a maximum of \$35 per 30-day supply.

BIWEEKLY MEDICAL RATES

Coverage Level	Premium	Core	Saver
Employee Only	\$25.00	\$0.00	\$0.00
Employee + Spouse	\$52.50	\$0.00	\$0.00
Employee + Children	\$49.00	\$0.00	\$0.00
Employee + Family	\$80.00	\$0.00	\$0.00

DENTAL

The City offers two (2) voluntary dental insurance plans through Principal for all full-time employees to purchase. The table below summarizes the key features of the dental plans.

Summary of Covered Benefits	Principal Dental Low Plan		Principal Dental High Plan	
	In Network	Out of Network	In Network	Out of Network
Individual Lifetime Deductible	\$100	\$100	\$100	\$100
Calendar Year Benefit Maximum (per person)	\$1,000		\$1,250	\$1,000
Preventive Care	0% after ded.	0% after ded.	0% after ded.	0% after ded.
Basic Services	20% after ded.	20% after ded.	10% after ded.	20% after ded.
Major Services	50% after ded.	50% after ded.	40% after ded.	50% after ded.
Orthodontia (children up to age 19)	Not covered		50%	50%
Orthodontia Lifetime Maximum	N/A		\$1,000	

BIWEEKLY DENTAL RATES

Coverage Level	Low Plan	High Plan
Employee Only	\$16.25	\$20.81
Employee + Spouse	\$33.57	\$43.00
Employee + Children	\$34.74	\$51.03
Employee + Family	\$53.90	\$76.34

VISION

The City offers all full-time employees the option to purchase voluntary vision insurance through EyeMed. The table below summarizes the key features of the vision plan.

Summary of Covered Benefits	Vision Plan	
	In Network	Out of Network
Eye Exam (once every calendar year)	\$10 copay	Reimbursement up to \$40
Standard Plastic Lenses (once every calendar year) Single/Bifocal/Trifocal ¹	\$10 copay	Reimbursement up to \$30/\$50/\$70
Frames (once every two calendar years)	\$100 allowance, 20% off balance over allowance	Reimbursement up to \$70
Contacts Lenses Elective Medically Necessary	(once every calendar year in lieu of eyeglass lenses) \$100 allowance + 15% off balance over allowance Plan pays 100%	Reimbursement up to \$100 Reimbursement up to \$210

(1) Includes UV treatment, tint (solid and gradient), and standard plastic scratch coating.

BIWEEKLY VISION RATES

Coverage Level	Rate
Employee Only	\$3.28
Employee + Spouse	\$6.22
Employee + Children	\$6.55
Employee + Family	\$9.63



FLEXIBLE SPENDING ACCOUNT (FSA)

The City offers three (3) FSA options - the health care FSA, the limited purpose health care FSA (if you fund an HSA), and the dependent care FSA, which allows you to pay for eligible health care and dependent care expenses with pre-tax dollars. The FSAs are administered by Allegiance.

2025 FSA MAXIMUM CONTRIBUTIONS

Election	IRS Maximum Contribution
Health Care FSA	\$3,300
Limited Purpose FSA (if you fund an HSA)	\$3,300
Dependent Care FSA	\$5,000

Not sure what products and services are eligible for reimbursement under your FSA?



HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the Saver Plan, you are eligible to open and fund an HSA through HSA Bank. An HSA is a personal health care savings account you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account.

City Contributions

The City will help you start saving by depositing money to your HSA.

- **\$500** Employee Only Coverage
- **\$1,000** All Other Tiers

2025 HSA MAXIMUM CONTRIBUTIONS

Coverage Level	IRS HSA Maximum Contribution
Employee Only	\$4,300
All Other Tiers	\$8,550

Not sure what products and services are eligible for reimbursement under your HSA?



RETIREMENT

The City has designed a retirement plan with Ameritas for its full-time employees to achieve their savings goals. The following table outlines the waiting period, contributions, and vesting schedule. Please note fire and police percentages are set by state law.

	General	Fire	Police
Waiting Period	6 months	None	None
Employee Contributions	6%	10.7%	7%
City Contributions	6%	14%	7%
Vesting	1 yr - 25% ; 4 yrs - 100%	4 yrs -40% ; 7 yrs - 100%	4 yrs - 40% ; 10 yrs - 100%

457(b) PLAN

The City offers a 457(b) plan to provide its full-time employees additional savings for retirement. Employees can make pre-tax (sometimes referred to as Traditional) salary deferrals to your plan. Since these contributions are made on a pre-tax basis, you will pay less in federal income taxes. Later, when you withdraw your money from the plan, you will pay taxes on the deferrals and earnings at that time.

The plan also has a Roth option available. Roth contributions are made on an after-tax basis meaning that taxes have already been taken when these contributions are made to the plan. Later, when you withdraw money from the plan, you will not be taxed on the deferrals or earnings, provided certain conditions are met.

LIFE and AD&D INSURANCE

For your peace of mind, the City provides basic life and accidental death and dismemberment (AD&D) insurance through Lincoln Financial Group to all full-time employees at **NO** cost. Both benefits are 1x the annual base earnings up to a maximum of \$250,000.

LONG-TERM DISABILITY INSURANCE

The City provides long-term disability insurance through Lincoln Financial Group to all full-time employees through gross-up of your income. Long-term disability insurance is designed to help employees meet their financial needs if they become unable to work due to an illness or disability.

Benefit	60% of base monthly pay up to \$6,000 per month
Elimination Period	90 days
Benefit Duration	Later of age 65 or social security normal retirement age



TIME OFF

Highlights of the City’s vacation, sick leave, personal leave, and holiday benefits are below:

	General	Fire	Police
Vacation 1-5 yrs service	3.2 hrs bi-weekly accrual 2 weeks per year	6 hrs bi-weekly accrual 144 hrs per year	3.2 hrs bi-weekly accrual 2 weeks per year
Vacation 6-10 yrs service	4.8 hrs bi-weekly accrual 3 weeks per year	8 hrs bi-weekly accrual 192 hrs per year	4.8 hrs bi-weekly accrual 3 weeks per year
Vacation 11+ yrs service	6.4 hrs bi-weekly accrual 4 weeks per year	11 hrs bi-weekly accrual 264 hrs per year	6.4 hrs bi-weekly accrual 4 weeks per year
Sick Leave	4 hrs bi-weekly accrual 96 hrs per year	8 hrs bi-weekly accrual 192 hrs per year	civilian 4 hrs bi-weekly accrual 96 hrs per year sworn officers 6 hrs bi-weekly accrual 120 hrs per year
Personal Leave	16 hrs per year	24 hrs per year	civilian 16 hrs per year sworn officers 12 hrs per year
Holidays	9	9	10

EMPLOYEE ASSISTANCE PROGRAM (EAP)

The City has partnered with Continuum EAP (Continuum) to offer employee assistance services to our full-time employees and their immediate family members. Continuum EAP provides a wide variety of resources all of which are CONFIDENTIAL and FREE!

Counseling and Problem-Solving Services

- Up to 5 short-term, face-to-face counseling sessions
- Unlimited telephonic assessments
- Up to 5 virtual or text-based counseling sessions
- Referrals to community resources for on-going services as needed
- 24/7 emergency services

Work/Life and Wellness Services

- Information, education, consulting, and resource assistance for child and elder care, parenting, grief, and personal and professional development
- Online self-assessments, articles, videos, and monthly webinars
- Individualized wellness coaching with registered dietitians

Legal and Financial Services

- Free initial 30-minute office or telephone consultation with a panel attorney per separate legal matter
- 25% rate reduction for retaining participating attorney
- Consultations with financial social work counselors
- Local referral for assistance with more complex issues
- Unlimited access to portal with information on thousands of legal financial topics
- Over 100+ online legal and financial forms for employee/family member use
- Online financial calculators and educational modules

WELLNESS

The City of Beatrice offers a voluntary wellness program to all full-time employees and their spouses. The program offers a variety of challenges designed to help participants improve their physical activity, healthy eating, emotional and personal growth, and financial wellbeing. In addition, employees are eligible to receive a \$25.00 monthly reimbursement on a gym membership by working out twelve (12) times in one (1) month, and an additional \$10.00 monthly if their spouse also meets the requirements.

The City also provides FREE onsite wellness screenings and flu shots annually to its full-time employees.

SMARTDOLLAR

Most of us know what we *should* be doing with our paychecks, but few of us take control, lay out a plan, and follow it. That's why the City partnered with SmartDollar, a program that is completely FREE for our full-time employees. SmartDollar has helped millions of people get on a plan and take control of their money. With SmartDollar, you get:

- A Proven, Step-by-Step Plan: Learn about the 7 Baby Steps that have helped millions of people get out of debt, invest, build wealth, and give generously.
- Video Lessons and Expert Advice: Learn from the experts! Through video lessons and real-world content applications, our team of experts, including Dave Ramsey, will inspire you to take action and reach your dreams.
- Online Tools Accessible 24/7 on Any Device: Jump-start your finances as quickly as possible with our budgeting tool, savings tracker, debt snowball tool and more!

LIFEKEY SERVICES

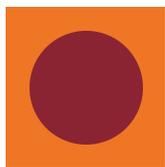
Similar to Continuum EAP, LifeKeys Services, provided by Lincoln Financial Group, offers members access to grief counseling, legal support, financial services, and everyday planning at no cost. LifeKeys provides you with access to:

- Grief counseling and memorial planning.
- Legal support including real estate, probate law and accessing beneficiary benefits.
- Financial services including estate planning, debt management, investment planning, and budgeting.
- Help with everyday life including finding child and elder care, moving and relocation services, and making major purchases.

TRAVELCONNECT

TravelConnect, provided by Lincoln Financial Group, provided you with 24/7 international travel medical services and emergency assistance at no cost. TravelConnect can assist you with:

- Pet travel coordination
- Return of traveling companion
- ID recovery assistance
- Vehicle return
- Evacuation coordination for an emergency security or political event, or natural disaster
- Emergency travel arrangements
- Lost or stolen travel documents
- Language translation services
- Medication and vaccine delivery
- Destination information



QUESTIONS

For additional information or clarification on the City's Benefits & Extras, reach out to:

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