



2025-2026 Employee Benefits

The information
in this booklet can also
be found at:



[www.waco-texas.com/Departments/
Human-Resources/HR-Careers](http://www.waco-texas.com/Departments/Human-Resources/HR-Careers)



Table of Contents

We're Stronger Together — Including When It Comes to Your Benefits

At the City of Waco, our success comes from working as a team — and that includes taking care of you and your family. This guide gives you an overview of your 2025–2026 benefits and how they support your overall wellbeing. If you have any questions, feel free to reach out to Human Resources.

3	Welcome
4	Benefit Contact Directory
5	Employee Premiums
8	Eligibility and Enrollment
9	Wellness Incentive
10	Health Plan Benefits
14	Prescription Benefits
15	Prescription Benefits Virta
16	Dental Benefits
17	Vision Benefits
18	Life and Accidental Death & Dismemberment (AD&D) Insurance
19	Disability Insurance
20	Flexible Spending Accounts (FSAs)
21	Total Wellbeing
28	Retirement Benefits
29	Additional Benefits
31	Glossary
33	Required Notices



See page 33 for important information concerning Medicare Part D coverage. To view all notices, please visit the employee intranet.

In this Guide, we use the term company to refer to the City of Waco. This Guide is intended to describe the eligibility requirements, enrollment procedures, and coverage effective dates for the benefits offered by the company. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While this Guide is a tool to answer most of your questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plan's operation. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will be used.

Welcome

At the City of Waco, we care about you and your family. That's why we offer a benefits package that goes beyond just your paycheck. These benefits are here to help you stay healthy, avoid major medical costs, and save for your future.

In this guide, you'll find:

- A snapshot of your 2025-2026 benefit options
- Who is eligible for what
- Explanations to help you choose what is best for you and your family
- Contact information for all benefits providers
- What each benefit will cost you

Understanding Benefit Costs

The City of Waco covers the full cost of some benefits. For others, you either share the cost or pay the full amount yourself.

- Pre-tax means the money is taken out of your paycheck before taxes.
- After-tax means the money is taken out after taxes have been taken from your pay.

BENEFITS	AUTOMATIC	OPTIONAL	WHO PAYS	HOW YOU PAY
MEDICAL & PRESCRIPTION		X	You and City of Waco	Pre-tax
TELADOC - IF ENROLLED IN HEALTH PLAN	X		City of Waco	N/A
PLAN ADVISOR - IF ENROLLED IN HEALTH PLAN	X		City of Waco	N/A
VIRGIN PULSE - IF ENROLLED IN HEALTH PLAN	X		City of Waco	N/A
ONSITE FITNESS ROOMS	X		City of Waco	N/A
EMPLOYEE ASSISTANCE PLAN (EAP)	X		City of Waco	N/A
DENTAL		X	You	Pre-tax
VISION		X	You	Pre-tax
BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	X		City of Waco	N/A
OPTIONAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)		X	You	After-tax
LONG TERM DISABILITY	X		City of Waco	N/A
SHORT TERM DISABILITY		X	You	After-tax
FLEXIBLE SPENDING ACCOUNTS		X	You	Pre-tax
457B DEFERRED COMPENSATION		X	You	Pre-tax
TMRS	X		You and City of Waco	Pre-tax

Need Help?

We're here for you! Call the Human Resources Department at 254-750-5789 or email us at benefits@wacotx.gov.

Insurance Program Policy

This policy explains how the City of Waco manages employee insurance benefits. We encourage all employees to read it so you can understand the key terms, your responsibilities, and how the process works.

You can find the full policy (BEN-1) on the Employee Intranet.



The information
in this booklet can also be found at:
[www.waco-texas.com/Departments/
Human-Resources/HR-Careers](http://www.waco-texas.com/Departments/Human-Resources/HR-Careers)

Benefit Contact Directory

Register with each benefit provider today to access your member portal. You can either visit their website or download their mobile app (if available). Scan the QR codes below to get started quickly!

Airrosti - Pain Management

800-404-6050
www.airrosti.com



QCD - Dental Discount

800-229-0304
www.qcdofamerica.com
Group #: WACO



Teladoc - Telemedicine & Condition Management

800-835-2362
www.teladoc.com



Armor Up America - EAP

Civil Service: 206-459-3020
Coupon Code for Fire: wfdtx23
Coupon Code for Police: wpdtx23
Civilian Service: 253-652-2820
Coupon Code for Civilians: watx
www.armorupamerica.com



MetLife - Dental

800-438-6388
www.online.metlife.com/edge/web/public/benefits
Policy #: 268693



Texas Municipal Retirement System (TMRS) - Retirement

800-924-8677
www.tmr.com



ComPsych - EAP

800-272-7255
www.guidanceresources.com
Web ID: CWEAP



Navia Benefits - FSA

800-669-3539
www.naviabenefits.com
Employer Code: WC1



UMR - Medical

844-598-7542
www.umar.com
Group #: 76416249



Dearborn National - Disability

800-348-4512
www.bcbstx.com/ancillary



OptumRX - Prescription

877-559-2955
www.optumrx.com



Personify - Wellness Portal

888-671-9395
www.wellnesswaco.com



Dearborn National - Life and AD&D

800-348-4512
www.bcbstx.com/ancillary



Superior - Vision

800-507-3800
www.superiorvision.com
Group #: 29785



City of Waco
Human Resources Department
254-750-5789
benefits@wacotx.gov

City of Waco Employee Hotline
24 hours a day. 7 days a week.
365 days a year.
833-309-2662
Waco.IntegraReport.com

Employee Premiums

	HEALTH PLAN	HEALTH PLAN (WITH WELLNESS PARTICIPATION)
HEALTH PLAN PREMIUMS PER PAY PERIOD		
EMPLOYEE ONLY	\$57.26	\$19.76
EMPLOYEE + SPOUSE	\$260.86	\$223.36
EMPLOYEE + CHILD(REN)	\$170.15	\$132.65
EMPLOYEE + FAMILY	\$327.55	\$290.05

	METLIFE DENTAL PLAN	QCD DISCOUNT DENTAL PLAN	SUPERIOR VISION PLAN
DENTAL & VISION PREMIUMS PER PAY PERIOD			
EMPLOYEE ONLY	\$14.43	\$0.00	\$2.65
EMPLOYEE + SPOUSE	\$28.83	\$4.00	\$5.03
EMPLOYEE + CHILD(REN)	N/A	N/A	\$5.26
EMPLOYEE + FAMILY	\$41.10	\$6.00	\$8.06

SUPPLEMENTAL LIFE & AD&D PREMIUMS PER PAY PERIOD - (OPTIONAL 1X OR 2X)			
1X ANNUAL SALARY	ELECTION	2X ANNUAL SALARY	ELECTION
\$5.10	\$34,000	\$10.20	\$68,000
\$5.25	\$35,000	\$10.50	\$70,000
\$5.40	\$36,000	\$10.80	\$72,000
\$5.55	\$37,000	\$11.10	\$74,000
\$5.70	\$38,000	\$11.40	\$76,000
\$5.85	\$39,000	\$11.70	\$78,000
\$6.00	\$40,000	\$12.00	\$80,000
\$6.15	\$41,000	\$12.30	\$82,000
\$6.30	\$42,000	\$12.60	\$84,000
\$6.45	\$43,000	\$12.90	\$86,000
\$6.60	\$44,000	\$13.20	\$88,000
\$6.75	\$45,000	\$13.50	\$90,000
\$6.90	\$46,000	\$13.80	\$92,000
\$7.05	\$47,000	\$14.10	\$94,000
\$7.20	\$48,000	\$14.40	\$96,000
\$7.35	\$49,000	\$14.70	\$98,000
\$7.50	\$50,000	\$15.00	\$100,000
\$7.65	\$51,000	\$15.30	\$102,000
\$7.80	\$52,000	\$15.60	\$104,000
\$7.95	\$53,000	\$15.90	\$106,000
\$8.10	\$54,000	\$16.20	\$108,000
\$8.25	\$55,000	\$16.50	\$110,000
\$8.40	\$56,000	\$16.80	\$112,000
\$8.55	\$57,000	\$17.10	\$114,000
\$8.70	\$58,000	\$17.40	\$116,000
\$8.85	\$59,000	\$17.70	\$118,000
\$9.00	\$60,000	\$18.00	\$120,000
\$9.15	\$61,000	\$18.30	\$122,000
\$9.30	\$62,000	\$18.60	\$124,000
\$9.45	\$63,000	\$18.90	\$126,000
\$9.60	\$64,000	\$19.20	\$128,000
\$9.75	\$65,000	\$19.50	\$130,000
\$9.90	\$66,000	\$19.80	\$132,000

Employee Premiums

SUPPLEMENTAL LIFE & AD&D PREMIUMS PER PAY PERIOD - (OPTIONAL 1X OR 2X)			
1X ANNUAL SALARY	ELECTION	2X ANNUAL SALARY	ELECTION
\$10.05	\$67,000	\$20.10	\$134,000
\$10.20	\$68,000	\$20.40	\$136,000
\$10.35	\$69,000	\$20.70	\$138,000
\$10.50	\$70,000	\$21.00	\$140,000
\$10.65	\$71,000	\$21.30	\$142,000
\$10.80	\$72,000	\$21.60	\$144,000
\$10.95	\$73,000	\$21.90	\$146,000
\$11.10	\$74,000	\$22.20	\$148,000
\$11.25	\$75,000	\$22.50	\$150,000
\$11.40	\$76,000	\$22.80	\$152,000
\$11.55	\$77,000	\$23.10	\$154,000
\$11.70	\$78,000	\$23.40	\$156,000
\$11.85	\$79,000	\$23.70	\$158,000
\$12.00	\$80,000	\$24.00	\$160,000
\$12.15	\$81,000	\$24.30	\$162,000
\$12.30	\$82,000	\$24.60	\$164,000
\$12.45	\$83,000	\$24.90	\$166,000
\$12.60	\$84,000	\$25.20	\$168,000
\$12.75	\$85,000	\$25.50	\$170,000
\$12.90	\$86,000	\$25.80	\$172,000
\$13.05	\$87,000	\$26.10	\$174,000
\$13.20	\$88,000	\$26.40	\$176,000
\$13.35	\$89,000	\$26.70	\$178,000
\$13.50	\$90,000	\$27.00	\$180,000
\$13.65	\$91,000	\$27.30	\$182,000
\$13.80	\$92,000	\$27.60	\$184,000
\$13.95	\$93,000	\$27.90	\$186,000
\$14.10	\$94,000	\$28.20	\$188,000
\$14.25	\$95,000	\$28.50	\$190,000
\$14.40	\$96,000	\$28.80	\$192,000
\$14.55	\$97,000	\$29.10	\$194,000
\$14.70	\$98,000	\$29.40	\$196,000
\$14.85	\$99,000	\$29.70	\$198,000
\$15.00	\$100,000	\$30.00	\$200,000

VOLUNTARY AD&D PREMIUMS PER PAY PERIOD - (OPTIONAL)		
FAMILY	ELECTION	SINGLE
\$0.27	\$10,000	\$0.13
\$0.54	\$20,000	\$0.26
\$0.81	\$30,000	\$0.39
\$1.08	\$40,000	\$0.52
\$1.35	\$50,000	\$0.65
\$1.62	\$60,000	\$0.78
\$1.89	\$70,000	\$0.91
\$2.16	\$80,000	\$1.04
\$2.43	\$90,000	\$1.17
\$2.70	\$100,000	\$1.30
\$2.97	\$110,000	\$1.43
\$3.24	\$120,000	\$1.56
\$3.51	\$130,000	\$1.69
\$3.78	\$140,000	\$1.82
\$4.05	\$150,000	\$1.95

Must be enrolled in Supplemental Life to be eligible.

Employee Premiums

VOLUNTARY AD&D PREMIUMS PER PAY PERIOD - (OPTIONAL)		
FAMILY	ELECTION	SINGLE
\$4.32	\$160,000	\$2.08
\$4.59	\$170,000	\$2.21
\$4.86	\$180,000	\$2.34
\$5.13	\$190,000	\$2.47
\$5.40	\$200,000	\$2.60
\$5.67	\$210,000	\$2.73
\$5.94	\$220,000	\$2.86
\$6.21	\$230,000	\$2.99
\$6.48	\$240,000	\$3.12
\$6.75	\$250,000	\$3.25
\$7.02	\$260,000	\$3.38
\$7.29	\$270,000	\$3.51
\$7.56	\$280,000	\$3.64
\$7.83	\$290,000	\$3.77
\$8.10	\$300,000	\$3.90

Must be enrolled in Supplemental Life to be eligible.

DEPENDENT LIFE & AD&D PREMIUMS PER PAY PERIOD (OPTIONAL)		
DEPENDENT	COVERAGE AMOUNT	PREMIUM
SPOUSE	\$10,000.00	\$2.10
	\$20,000.00	\$4.20
CHILD(REN)*	\$10,000.00	\$2.10
	\$20,000.00	\$4.20
FAMILY*	\$10,000.00	\$4.20
	\$20,000.00	\$8.40

* Child birth to 6 months \$2,500. Child 6 months to 26, coverage amount elected.
Must be enrolled in Supplemental Life to be eligible.

SHORT TERM DISABILITY PREMIUMS PER PAY PERIOD (OPTIONAL)		
ANNUAL INCOME (ROUNDED UP TO NEXT \$1,000)	WEEKLY BENEFIT AMOUNT (70% OF WEEKLY EARNINGS UP TO MAX)	\$750 - WEEKLY MAX BENEFIT COST PER PAY PERIOD
\$34,000.00	\$457.69	\$4.99
\$35,000.00	\$471.15	\$5.14
\$36,000.00	\$484.62	\$5.28
\$37,000.00	\$498.08	\$5.43
\$38,000.00	\$511.54	\$5.58
\$39,000.00	\$525.00	\$5.73
\$40,000.00	\$538.46	\$5.87
\$41,000.00	\$551.92	\$6.02
\$42,000.00	\$565.38	\$6.17
\$43,000.00	\$578.85	\$6.31
\$44,000.00	\$592.31	\$6.46
\$45,000.00	\$605.77	\$6.61
\$46,000.00	\$619.23	\$6.75
\$47,000.00	\$632.69	\$6.90
\$48,000.00	\$646.15	\$7.05
\$49,000.00	\$659.62	\$7.19
\$50,000.00	\$673.08	\$7.34
\$51,000.00	\$686.54	\$7.49
\$52,000.00	\$700.00	\$7.63
\$53,000.00	\$713.46	\$7.78
\$54,000.00	\$726.92	\$7.93
\$55,000.00	\$740.38	\$8.07
\$56,000 and up	\$750.00	\$8.18

Eligibility and Enrollment

Eligibility for Benefits

- Employees who work 30 hours or more per week can sign up for health insurance and Flexible Spending Accounts (FSAs).
- Employees who work 40 hours per week are also eligible for dental, vision, life insurance, and disability coverage.

When Does Coverage Start?

- Your benefits begin on the first day of the month after 30 days of employment.
- You can only make changes during open enrollment unless you have a Qualifying Life Event (like marriage, birth, or loss of other coverage).

Dependent Coverage

You can cover the following dependents:

- Legal spouse
- Children (biological, step, foster, adopted, or legal guardianship) Children are eligible for coverage until their 26th birthday. If your child is disabled and fully dependent on you, you must provide documentation so they may continue coverage beyond 26. If your child becomes ineligible (e.g., turns 26), you must contact Human Resources at 254-750-5789 or email benefits@wacotx.gov.

Important:

- You'll need to provide proof of dependent eligibility when enrolling.
- Newborns are not automatically covered. You must enroll your baby within 30 days of birth for coverage to begin.
- Submit dependent documentation to benefits@wacotx.gov.

Qualifying Life Events

QUALIFYING EVENTS	DEADLINE TO ENROLL OR DISENROLL	DOCUMENTATION REQUIRED	CHANGE DATE
Marriage	30 days from date of event	Marriage license, common law certificate	Date of event
Birth/Adoption	60 days from date of event	Birth certificate, adoption agreement	Date of event
A spouse/dependent's loss or gain of other coverage	30 days from effective date of coverage or loss of coverage	Certificate of coverage from other coverage	Effective date of coverage or loss of coverage
Your loss or gain of other coverage	30 days from effective date of coverage or loss of coverage	Certificate of coverage from other coverage	Effective date of coverage or loss of coverage
Spouse's Open Enrollment resulting in a change of coverage	30 days from enrollment period	Certificate of coverage from other coverage	Effective date of coverage on the spouse's new plan
Death	30 days from date of death	Death certificate	Date of death
Divorce	30 days from date of event	Divorce decree	Date of event
CHIP/Medicare enrollment	60 days from date of event	Notice from CHIP or Medicare	Date of event/notice

Note

If you have medical coverage through another plan, you may choose to decline (waive) the City's medical plan and certain other benefits. However, all employees are still required to complete their benefits enrollment, even if waiving coverage.

Annual Physical Exam Incentive

The City of Waco is taking steps to encourage employees to live healthier lives by actively engaging with a doctor. When you get your annual physical exam between August 1 and July 31, you'll earn a \$75 monthly discount on your health insurance premium.

Your exam is covered at no cost. Find an in-network doctor at www.umar.com or call 844-598-7542, and let them know you're scheduling your annual physical so it's billed as preventive care with a \$0 copay.

To prepare for your appointment:

- Bring a list of your current medications.
- Ask the office if lab work can be done ahead of time so you can review results during your visit.

At your appointment, confirm it's for your annual physical.

It's an easy way to take care of your health and save money!



City of Waco Annual Physical Exam Incentive for Medical Providers

The City of Waco encourages employees to live healthier lives by actively engaging in preventive healthcare. One way we support this is by offering a monthly health insurance premium discount to employees who complete their annual physical exam during the designated incentive period.

Incentive Details

- The incentive applies to employees enrolled in the City's Health Plan.
- To qualify, the employee must receive an annual physical exam or well-woman visit.
- The submitted UMR claim must include one of the following preventive care diagnosis codes (or similar):
Z00.00, Z00.01, Z01.419, Z01.411

Provider Guidelines

Common components of a physical exam may include checks for blood pressure, cholesterol, glucose, and BMI. However, no specific tests are required. You, as the healthcare provider, should determine appropriate screenings based on the patient's age, gender, medical history, and overall health.

Questions?

For questions regarding claim coding or submission for the Wellness Incentive, please contact UMR at 844-598-7542.

Health Plan Benefits



A UnitedHealthcare Company

The City of Waco's health plan is provided through UMR and follows an Exclusive Provider Organization (EPO) model. This means you must use doctors, hospitals, and other providers that are part of the plan's network in order to receive coverage. If you go to a provider outside of the network, the services will not be covered, unless it's an emergency.

UMR EPO HEALTH PLAN		
IN-NETWORK		
ANNUAL DEDUCTIBLE		
	INDIVIDUAL	\$1,500
	FAMILY	\$3,000
ANNUAL OUT-OF-POCKET MAXIMUM (MAXIMUM INCLUDES DEDUCTIBLE)		
	INDIVIDUAL	\$4,500
	FAMILY	\$9,000
COPAYS/COINSURANCE		
	COINSURANCE	20%
	PREVENTIVE CARE	\$0 copay
	PRIMARY CARE (BSW)	\$0 copay
	PRIMARY CARE (NON-BSW)	\$50 copay
	SPECIALIST SERVICES	\$75 copay
	MENTAL HEALTH OFFICE VISIT	\$25 copay
	DIAGNOSTIC CARE	Deductible/Coinsurance
	URGENT CARE	\$75 copay
	EMERGENCY ROOM	\$350 copay
	PHYSICAL, OCCUPATIONAL AND SPEECH THERAPY	\$50 copay
	AIRROSTI VISIT	\$15 copay

Each person covered under your medical plan must meet their own individual deductible. If you have multiple covered dependents, the amounts they each pay toward their individual deductibles also count toward the family deductible. Once the total family deductible is met, no one else in the family will need to meet their individual deductible for the rest of the plan year. However, no single person can contribute more than their individual deductible toward the family total.

Our Plan Is Self-Funded

Our medical and pharmacy plans are self-funded. This means the City doesn't pay an insurance company to manage and cover costs like a traditional insurance plan. Instead, we pay a set amount to access the provider network and cover the actual cost of employee claims directly. This approach allows us to design our plan with more flexibility and helps both the City and employees share in managing healthcare expenses.

Healthcare Cost Transparency

When it comes to making smart choices about your healthcare, it helps to know what things cost. There are tools available through UMR that let you compare prices for medical services — from prescriptions to surgeries — so you can make informed, cost-effective decisions. To explore these tools, visit www.umar.com.

Note

Deductibles and Out-of-Pocket maximums start over every plan year on October 1st.

Where to Go for Care

The City's health plan offers many cost effective options for care.



Teladoc - 800-835-2362

When to Use

You need care for minor illnesses and ailments but would prefer not to leave home. These services are available by phone and online (via webcam).

Types of Care*

- Cold & flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Sinus problems

Cost and Access

- \$0 copay
- Usually immediate access
- Prescription services may not be available in all states



Primary Care Center - visit www.umar.com to find an in-network primary care physician (doctor).

When to Use

You need routine care or treatment for a current health issue. Your primary doctor knows you and your health history, can access your medical records, provide routine care, and manage your medications.

Types of Care*

- Routine checkups
- Immunizations
- Preventive services
- Manage your general health

Cost and Access

- \$0 copay with BSW doctors; \$50 copay with non-BSW doctors
- Preventive care and immunizations are free
- Appointment usually required
- Short wait times when scheduled



Urgent Care Center



Emergency Room & Free Standing ER

Do Your Homework

What may seem like an urgent care center could actually be a free standing ER. These facilities come with a higher cost, so ask for clarification if the word "emergency" appears in the company name.

When to Use

You need care quickly, but it is not a true emergency. Urgent care centers offer treatment for non-life-threatening injuries or illnesses.

Types of Care*

- Strains, sprains
- Minor broken bones (e.g., finger)
- Minor infections
- Minor burns
- X-rays

Cost and Access

- \$75 copay at in-network urgent care centers
- Walk-ins welcome, but wait times depend on how urgent your condition is

When to Use

You need immediate treatment for a serious life-threatening condition. If a situation seems life threatening, call 911 or your local emergency number right away.

Types of Care*

- Heavy bleeding
- Chest pain
- Major burns
- Spinal injuries
- Severe head injury
- Broken bones

Cost and Access

- \$350 copay
- Open 24/7
- Wait times may be longer — those with serious conditions are seen first
- Ambulance charges may be separate and might not be in network
- If it's not a true emergency, the visit will go toward your deductible and coinsurance

*This is a sample list of services and may not be all inclusive.

Health Plan Benefits

Airrosti – Pain Relief & Injury Recovery

Airrosti offers effective, hands-on treatment designed to quickly relieve pain and help you avoid unnecessary imaging, medications, or surgery. Each in-person visit is a full hour and includes:

- A detailed assessment
- Hands-on manual therapy
- Guided stretches and exercises to restore function

Most patients see results in just 3.2 visits.

Cost:

Only \$15 copay per visit for employees, spouses, and dependents on the City of Waco's health plan.

Remote Care Option:

Airrosti also offers Remote Recovery, a virtual option where you work with an experienced provider through a convenient digital platform. You'll receive a personalized treatment plan and tools to help you recover at home.

Free VIP Chat:

Not sure if Airrosti is right for you? Schedule a no-cost, no-obligation VIP Chat with a provider to understand your pain, what's happening in your body, and your treatment options.

To schedule a visit (in-person or virtual):

Call 800-404-6050 or visit airrosti.com/schedule.

More info: airrosti.com or airrosti.com/remoterecovery



CareSearch Reward\$ Program

The CareSearch Reward\$ program helps you save on healthcare — and rewards you for making cost-smart choices. When you use this program, it lowers the cost of your claim, and you'll receive the savings back as a single-use prepaid Reward Card to spend on future medical expenses.

How it works:

- Go to umr.com and use the Health Cost Estimator tool to search for your procedure.
- Choose a Tier 1 doctor and a facility with below-average costs.
- Schedule and complete your procedure within 2 months of your search.
- After your claim is processed by UMR, you'll get your Reward Card.

It's a simple way to cut healthcare costs — and get rewarded for it!

CareSearch Reward\$ Qualifying Procedures

This list reflects some common procedures and how much you can earn:

• Colonoscopy: \$250	• Shoulder Arthroscopy: \$250
• CT Scan: \$150	• Sleep Apnea/Sleep Study: \$75
• Endoscopy: \$250	• Stress Test: \$150
• Hip Replacement: \$500	• Ultrasound: \$50
• Knee Arthroscopy: \$250	• PET Scan: \$150
• Knee Replacement: \$500	• Spinal Fusion: \$500
• Mammogram: \$50	
• MRI: \$150	

Virtual Care 24/7

Through your UMR plan, you and your dependents have access to virtual medical care with Teladoc.

Teladoc doctors can diagnose and treat many common conditions, including:

- Cold & flu
- Allergies
- Bronchitis
- Bladder infection/
urinary tract infection
- Respiratory infection
- Pink eye
- Sore throat
- Stomachache
- Sinus problems

Virtual Mental Health Support

Licensed therapists and psychiatrists from Teladoc Health are available to support you — whether you're dealing with something small or going through a difficult time.

They can help you with things like:

- Staying calm during stressful moments
- Understanding and managing depression
- Navigating relationship or family challenges
- Coping with anxiety from work or personal issues
- Healing from past trauma
- Addressing burnout, including mental or physical exhaustion and irritability

Virtual Dermatology Visits

Need a skin check without the long wait? Teladoc's virtual dermatology service makes it simple to have skin issues reviewed by a dermatologist. Whether it's a rash, acne, eczema, a suspicious mole, or another skin concern, you can get answers and a treatment plan — by submitting photos and details through the app or website.

Condition Management (formerly Livongo)

Eligible members enrolled into the City of Waco's Health Plan are eligible for Teladoc Chronic Care Management — at no cost!

Diabetes Management

- Advanced glucose meter
- Personalized tips with each blood glucose check
- Real time support when you're out of range
- Optional family alerts keep everyone in the loop
- Automatic uploads
- Strip ordering right from your meter
- Unlimited strips and lancets
- Connected scale
- Expert guidance

Hypertension Management

- Advanced blood pressure monitor
- One-on-one coaching

Additional Resources

- Health experts
- Personalized Plans

How to Access Virtual Visits

You can connect with a Teladoc provider in a few easy ways:

Call 1-800-835-2362

Visit www.TeladocHealth.com

Download the Teladoc Health mobile app



Prescription benefits are provided through UMR/OptumRx. You will only have one ID card for both medical care and prescriptions. To view your benefits or find a pharmacy in your network, visit www.umar.com or call the Plan Advisor number listed on your ID card. The amount you pay for a medication depends on its tier. Medications are grouped into four tiers. Each tier has a different cost, with Tier 1 being the most affordable.

UM R EPO PRESCRIPTION PLAN	
IN-NETWORK	
RETAIL RX (30-DAY SUPPLY)	
TIER 1 (GENERIC & SOME BRAND-NAME)	\$0
TIER 2 (PREFERRED BRAND-NAME & SOME GENERIC)	\$30
TIER 3 (NON-PREFERRED BRAND-NAME & NON-PREFERRED GENERIC)	\$75
TIER 4 (SPECIALTY DRUGS)	25% of actual cost, up to \$175 maximum
DIABETIC SUPPLIES	20% coinsurance
DIABETIC TEST STRIPS	\$0 (no cost to you!)
RETAIL 90 RX OR MAIL ORDER RX (90-DAY SUPPLY)	
TIER 1 (GENERIC & SOME BRAND-NAME)	\$0 copay
TIER 2 (PREFERRED BRAND-NAME & SOME GENERIC)	\$60 copay
TIER 3 (NON-PREFERRED BRAND-NAME & NON-PREFERRED GENERIC)	\$150 copay
TIER 4 (SPECIALTY DRUGS)	N/A

Prescription Medication Programs

The City currently has Step Therapy and Prior Authorization programs in place. By implementing these programs, the City is helping to keep down the rapidly rising cost of prescription medications. The medication you take can affect your out-of-pocket costs.

Step Therapy

Step Therapy involves trying less expensive options before “stepping up” to drugs that cost more. This ensures that you get the safest, most effective and reasonably priced drug available.

Prior Authorization (PA)

The PA program encourages safe and cost-effective drug use. The program applies to certain high-cost drugs and those that can be misused. Before medicines included in the PA program can be covered under your pharmacy benefit plan, your doctor will need to get approval through UMR.

If you are taking or are prescribed a drug that is part of the PA program, your doctor will need to submit a PA request for coverage to keep receiving coverage for that drug.

- If the prior authorization request is approved: You will pay your share for the medicine based on your pharmacy benefit plan.

- If the prior authorization request is not approved: The medicine will not be covered. You can still fill your prescription, but you may have to pay for the full amount charged based on your benefit plan.

Your doctor can find a PA request form on the provider portal at www.umar.com.

Sustainable Weight Loss With Responsible GLP-1 Prescribing

What Is Virta?

Virta is a leading health provider offering a personalized, sustainable approach to weight loss and metabolic health. Through a nutrition-first strategy, Virta empowers you to take control of your health — often reducing or even eliminating the need for medications.

How Virta Supports You

Virta's approach goes beyond traditional weight loss programs by providing:

- Personalized Care Plans tailored to your lifestyle, goals, and health conditions.
- Expert Medical Supervision for safe, responsible GLP-1 medication management, including:
 - Alternative options to GLP-1s
 - Combo therapy support
 - A safe, supported off-ramp for GLP-1 usage
- Sustainable Weight Loss that lasts — without crash diets or fads.
- Ongoing Coaching & Support to help you stay on track and make lasting lifestyle changes.

Currently taking GLP-1s? How Does Virta Impact You?

To keep taking your GLP-1 medication, you'll need to enroll with Virta.

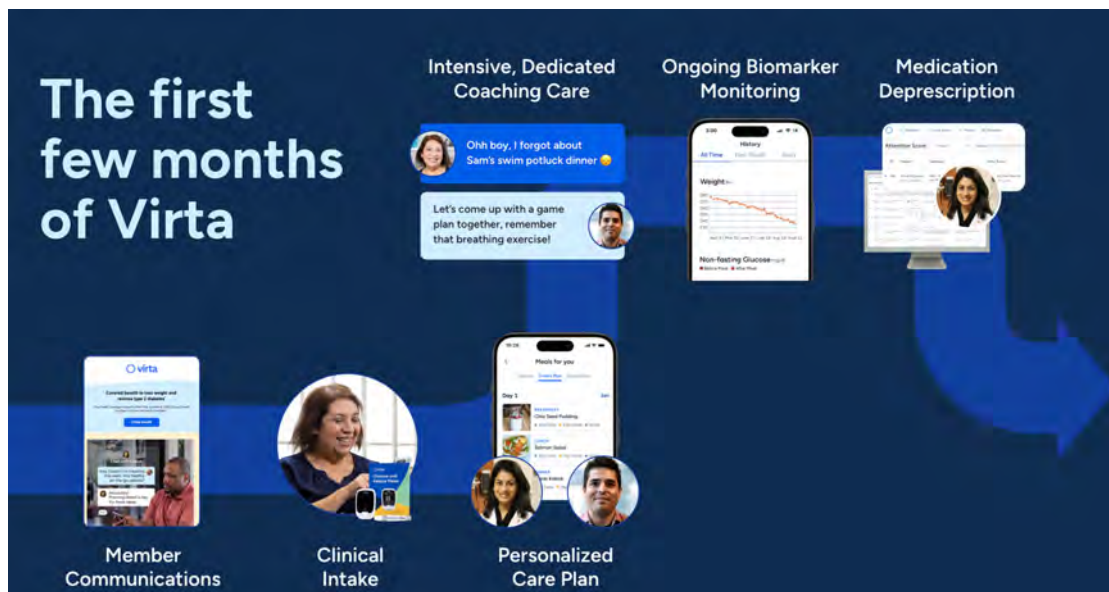
Virta will send you a message letting you know that you must enroll with them to continue your prescription. The process includes a video visit with a Virta provider. During this appointment, the Virta care team will explain your options and help you decide on the best plan. If you continue with your GLP-1, they'll ask for your preferred pharmacy and handle the paperwork for your refill.

It usually takes a few days to start and some extra time to meet with a provider. Be sure to plan ahead so there's no gap in your medication.

How Do I Start With Virta?

If you meet the FDA criteria for GLP-1 medication, Virta will send you instructions to enroll. Once enrolled, you'll start a personalized care plan with support from your Virta coach and clinical team.

Most people on Virta use a drug-free, nutrition-focused approach to lose weight. You'll work with a care team to get guidance on nutrition and lifestyle changes. Your plan will be tailored to your health needs and preferences, focusing on eating more whole foods like vegetables, moderate protein, and healthy fats, and reducing sugar and carbs. This helps control hunger and cravings without counting calories.



Dental Benefits

Taking care of your oral health is essential — not just for your teeth and gums, but for your overall well-being. Regular dental visits can help detect issues early, prevent more serious conditions, and even uncover signs of other health concerns such as diabetes or heart disease.

Your dental coverage with MetLife includes routine services like cleanings, exams, and X-rays, typically at little or no cost when using in-network providers. More advanced procedures — such as fillings, crowns, and dentures — are also covered, with some cost sharing depending on the type of service.

Why routine dental checkups matter:

Getting a dental cleaning and exam twice a year can help prevent cavities, gum disease, and costly procedures down the road. Preventive care is often fully covered, so make the most of your benefit and keep your smile healthy.

METLIFE DENTAL PPO PLAN		QCD DISCOUNT PLAN
	IN NETWORK	PARTICIPATING PROVIDERS
ANNUAL DEDUCTIBLE		
INDIVIDUAL	\$50	None
FAMILY	\$150	None
ANNUAL MAXIMUM		
PER PERSON	\$1500	N/A
COVERED SERVICES		
PREVENTIVE SERVICES Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications, Sealants, Space Maintainers, Panoramic X-rays	100%	Member fees vary depending on type of services provided. Always confirm benefits with your Provider prior to receiving services.
BASIC SERVICES Full Mouth X-rays, Fillings, Oral Surgery, Simple Extractions	You pay 20%*, Sealants covered at 100%	
MAJOR SERVICES Oral Surgery, Complex Extractions, Denture Adjustments and Repairs, Root Canal Therapy, Periodontics, Crowns, Dentures, Bridges	You pay 50%* (no waiting period)	
ORTHODONTICS Covered for adults and children	50%, up to \$1000 lifetime maximum	All treatments provided by a QCD of America affiliated Orthodontics provider will be given a 20% discount from the affiliated dentist's usual and customary fee for the treatment.

*After deductible

Vision Benefits

Your vision coverage helps you stay on top of eye health while making glasses and contacts more affordable. Routine eye exams are a vital part of preventive care and can detect early signs of conditions like glaucoma, cataracts, or even high blood pressure.

Why Regular Eye Exams Matter:

Even if you don't wear glasses or contacts, annual eye exams can catch vision changes and spot signs of serious health conditions early — often before symptoms appear. Keeping up with routine vision care helps protect both your sight and your overall health.

SUPERIOR OPTIONAL VISION PLAN

	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER	FREQUENCY
EXAMS			
COPAY	\$10	Ophthalmologist: \$42 reimbursement/ Optometrist: \$37 reimbursement	Once every 12 months
LENSES			
SINGLE VISION	\$25 copay	Up to \$26 reimbursement	Once every 12 months
BIFOCAL	\$25 copay	Up to \$34 reimbursement	
TRIFOCAL	\$25 copay	Up to \$50 reimbursement	
CONTACTS (IN LIEU OF LENSES AND FRAMES)			
FITTING AND EVALUATION*	\$25 fitting fee	Not covered	Once every 12 months
ELECTIVE	Up to \$150 allowance	Up to \$100 reimbursement	
FRAMES			
ALLOWANCE	\$130	Up to \$68 reimbursement	Once every 24 months

*Fitting and Evaluation fee applied to contact lens allowance.

Life and Accidental Death & Dismemberment (AD&D) Insurance

The City of Waco offers Basic Life and AD&D insurance for you and your eligible dependents through Dearborn National.

Life and AD&D Insurance - For You

BASIC EMPLOYEE LIFE AND AD&D PROVIDED BY THE CITY

BASIC LIFE AND AD&D	1x your annual salary up to \$50,000 max
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No

SUPPLEMENTAL LIFE AND AD&D (OPTIONAL)

COVERAGE AMOUNT	1x your annual salary up to \$100,000 OR 2x your annual salary up to \$200,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	If you wish to enroll or increase your coverage after your initial eligibility, any new amount you elect will be subject to Evidence of Insurability.

Annual base earnings do not include overtime.

Life and AD&D Insurance - For Your Dependents

Supplemental Life insurance for your dependents can help protect your family during difficult times. You must purchase employee Supplemental Life/AD&D to purchase additional spouse and/or child(ren) coverage.

SPOUSE (OPTIONAL)

COVERAGE AMOUNT	\$10,000 or \$20,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	If you wish to enroll or increase your spouse's coverage after your initial eligibility, any new amount you elect will require Evidence of Insurability (EOI) to be completed.

CHILD(REN) (OPTIONAL)

COVERAGE AMOUNT	\$10,000 or \$20,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	None

Voluntary AD&D Insurance - For Employee + Family

(Available only if you enroll in Supplemental Life coverage at 1x or 2x your salary)

EMPLOYEE

COVERAGE AMOUNT	Increments of \$10,000 to \$300,000 Amounts equal to or greater than \$150,000 cannot exceed 10 times your covered annual earnings.
-----------------	--

SPOUSE

COVERAGE AMOUNT	100% of your Voluntary AD&D coverage amount
-----------------	---

CHILD(REN)

COVERAGE AMOUNT	10% of your Voluntary AD&D coverage amount
-----------------	--

Note

When you name a beneficiary, that person will be assigned to your Basic Life and AD&D coverage and your Supplemental Life and AD&D coverage (if you choose to enroll). You can update your beneficiary at any time by contacting Human Resources.

Disability Insurance

Disability coverage is administered through Dearborn National.

Short Term Disability (STD) Insurance - Optional

Short Term Disability insurance helps protect your income if you can't work for a short time due to illness or injury. If you're partially or totally disabled, it pays 70% of your income, up to a weekly maximum.

This coverage is not automatic — you must choose to enroll. Some exclusions and pre-existing condition limits may apply. Check your plan documents for full details.

WEEKLY MAXIMUM BENEFIT	\$750
ELIMINATION PERIOD	15 days
MAXIMUM BENEFIT PERIOD	168 days
ELECTION REQUIRED	Yes, this is an optional benefit.



Long Term Disability (LTD) Insurance

The City of Waco provides Long Term Disability (LTD) coverage at no cost to all eligible employees. If you become partially or totally disabled for an extended period, this insurance will replace 60% of your income, up to the maximum benefit, to help protect your financial wellbeing.

Please note that some exclusions and pre-existing condition limits may apply. Refer to your plan documents for full details.

MONTHLY MAXIMUM BENEFIT	\$9,000
ELIMINATION PERIOD	180 days
MAXIMUM BENEFIT PERIOD	Payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.
ELECTION REQUIRED	No, the City of Waco automatically provides eligible employees with Long Term Disability (LTD).

HOW STD AND LTD WORK TOGETHER	
FIRST 14 DAYS	Elimination Period. Employees must use their accrued time. This period may extend beyond 14 days depending on accrued time.
NEXT 24 WEEKS	After 14 days of sickness or injury, approved STD pays a portion of your income, after accrued time is exhausted.
AFTER 24 WEEKS	LTD begins, if approved. STD will automatically convert to LTD (if elected).

Note

Around 30% of Americans ages 35-65 will suffer a disability lasting at least 90 days during their careers. (Source: Million Dollar Round Table)

Flexible Spending Accounts (FSAs)

FSAs let you use tax-free dollars to pay for certain healthcare and dependent care expenses. This helps reduce your taxable income and save money.

There are two types of FSAs:

Healthcare FSA

This account helps pay for medical, dental, or vision expenses that aren't fully covered by your plan. This includes copays, coinsurance, deductibles, prescriptions, lab tests, contact lenses, and eyeglasses.

Dependent Care FSA

This account covers daycare or caregiver expenses for your child or elder dependents so that you (and your spouse, if applicable) can work or attend school full time.

Note: You cannot use your Healthcare FSA to pay for dependent care expenses. Also, unused funds in the Dependent Care FSA are forfeited at the end of the plan year.

Healthcare FSA Rollover (Carryover) Provision

If you have \$660 or less left in your Healthcare FSA at the end of the plan year (December 31), that amount can carry over into the next plan year. These funds will become available after the claims run-out period ends on March 31. You don't need to re-enroll in the new plan year to keep your unused funds. However, under IRS rules, any amount over \$660 that isn't used by the deadline will be forfeited.

Healthcare FSA

Contribute up to \$3,300 per year, pre-tax



Receive a preloaded debit card to pay for eligible medical expenses.



Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses and medications prescribed by your doctor.



Submit claims up to March 31 of the following year for expenses from January 1 to December 31 of the prior year.

If you do not spend all the money in this FSA by March 31, per IRS regulations, unused dollars over \$660 will be forfeited for pre-tax contributions



Dependent Care FSA

Contribute up to \$5,000 per year, pre-tax

Debit cards can be used for expenses up to the amount in your Dependent Care FSA fund balance.

Can only be used to pay for eligible dependent care expenses including day care, after-school programs and elder care programs.

Submit claims up to March 31 of the following year for expenses from January 1 to December 31 of the prior year.

If you do not spend all the money in this FSA by March 31, per IRS regulations, unused dollars will be forfeited for pre-tax contributions.

Total Wellbeing: It's Ok to Not Be Ok

We care about your total wellbeing including your mental, emotional, and physical health.

At the City of Waco, we truly care about you — our employees — and your overall wellbeing. We recognize that challenges can arise both at work and in your personal life, whether they are emotional, mental, physical, or family-related. That's why we're committed to offering a range of resources and support systems to help you through life's ups and downs. You are a valued part of our team, and your health and happiness matter — on and off the job.

We have made resources available in one place online, with no login required at waco-texas.com/wellbeing.

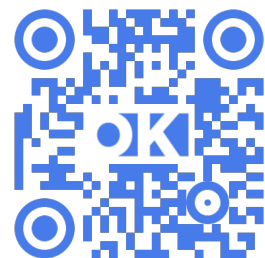
Through this online Total Wellbeing page, you'll easily find resources and options available through our City insurance plan, including no-cost services and tools to support your health.

- Phone Numbers Leading to People Available to Speak With You 24/7
Get help anytime you need it, day or night.
- Mental & Emotional Resources
Find tools and support to help manage stress, anxiety, and overall mental health.
- Teladoc Counseling Services
Talk to a licensed counselor by phone or video from the comfort of home.
- Financial Resources
Access guidance and tools to help you manage your money and plan for the future.
- Physical Wellbeing Resources
Discover programs and tips to stay active and healthy.
- Employee Video Testimonials
Hear how your coworkers use these resources to support their own wellbeing.

We encourage you to use any and all of the resources available as we want you and your family to thrive, not just survive.

You Are Not Alone

You are not alone in this life journey, and we offer many services to ensure you have the resources you need to succeed. Let's look out for one another and create a culture where wellbeing comes first. And always remember, It's Ok to Not Be Ok.



Employee Assistance Program (EAP)

Sometimes life can feel overwhelming. It doesn't have to. Your ComPsych® GuidanceResources® program provides confidential counseling, expert guidance, and valuable resources to help you handle any of life's challenges, big or small.

Anytime Support

All services are completely confidential

Call: 866-645-1760

Online: www.guidanceresources.com

Web ID: CWEAP

Download the app on the App Store
or from Google Play



EMOTIONAL WELLBEING SUPPORT	LEGAL GUIDANCE	FINANCIAL RESOURCES	DIGITAL SUPPORT
- Anxiety, depression, stress - Grief, loss, and life adjustments - Relationship/marital conflicts - Child, elder, and pet care - Moving and relocation - Shelter and government assistance	- Divorce, adoption, and family law - Wills, trusts, and estate planning - Free consultation and discounted local representation	- Retirement planning, taxes - Relocation, mortgages, insurance - Budgeting, debt, bankruptcy, and more	- Connect to counseling, work-life support, or other services - Tap into an array of articles, podcasts, videos, slideshows - Improve your skills with On-Demand trainings - Self-care platform offers guided health programs - Tackle anxiety, depression, stress - Improve mindfulness, sleep, and more

Mobile App

Designed with you and your personal wellbeing journey in mind, this new digital experience offers access to the same support and resources you have always valued, including mental, emotional, work-life, legal, financial, and wellbeing support.

Connect Me

If you know what you want now, the Connect Me option offers our quickest path to care. With as little as two clicks, you can connect immediately with an expert or schedule appointments for services.

Guide Me

Have an idea of what would help but could use some assistance finding it? The Guide Me option quickly assesses your area of need and directs you to the care options, tools, and resources most appropriate to your focus area. In just a few clicks, you can navigate one of more than 1,000 path options that lead to a variety of solutions, all tailored to your needs.

Assess Me

Sometimes you may not be sure what the problem is and need help evaluating possible resources and solutions. In such cases, you can choose Assess Me, our most extensive care path. This option first guides you through a brief wellbeing assessment, which evaluates your needs across six primary care pillars: Mental, Emotional, Physical, Social, Legal, and Financial. The platform then measures and benchmarks your results and provides a series of personalized, multistep Wellbeing Plans tailored to your specific areas of need.



Armor Up America (AUA)/Responder Health

Every day across our great nation, essential workers keep our community thriving. Armor Up America / Responder Health stands tall, offering robust support and resources tailored specifically for those who keep our communities running. Visit www.armorupamerica.com or call one of the numbers provided below.

Civil Service: 206-459-3020

Fire Coupon Code: wfctx23

Police Coupon Code: wpctx23

Civilian Service: 253-652-2820

Civilian Coupon Code: watx

Armor Up America Resources for You

Confidential 24/7 Support Line: Talk to someone anytime — completely private and always available.

- Wellness & Resilience Resources: Access online workshops, tools, and programs to support your mental, physical, and emotional health.
- Responder Health University: Visit responderhealth.com, click Courses, and sign up with your access code to explore training options.
- First Responder Blog: Read real stories and advice tailored to the challenges of essential workers at www.responderhealth.com/blog.
- Monthly Newsletter: Stay updated on wellness tips and upcoming events — subscribe at responderhealth.com.
- Mobile App: Download the Responder Health app for on-the-go support and services.



Total Wellbeing

Online Wellness Portal

Employees enrolled in the City's health plan can access the online wellness portal through Personify Health. This platform is designed to help you build healthy habits, achieve wellness goals, and improve your overall wellbeing.

Participation in Personify is completely optional, but it's a great way to stay motivated. You can keep track of your personal stats by syncing a fitness tracker or mobile phone. The platform works with many popular health and wellness apps and devices, making it easy to stay connected to your progress.

Using the Personify Health mobile app, you can join wellness challenges, track your health, explore tips, and even earn wellness incentives throughout the year — all at your own pace.

Need help?

Email: support@virginpulse.com

Phone: 888-671-9395 (7 a.m. – 8 p.m. CST, Monday – Friday)

Live Chat: Available 1a.m. – 8 p.m. CST, Monday – Friday

How to Register:

- Go to <https://www.wellnesswaco.com>
- Click on “Register”
- Enter last name, first name and date of birth
- Select a username & password
- For future logins, you'll click on “Already a Member/ Login Link” in the upper right corner and enter the username and password you selected at registration.

 personify[™]
HEALTH



Virtual Fitness With Wellbeats

As part of your Personify Health benefits, you get access to Wellbeats — a digital fitness platform offering a wide variety of fun and challenging workouts you can do anytime, anywhere.

To get started, simply log in to Personify via the website or app and go to the Programs tab to access Wellbeats.

Whether you're at home, at the gym, or on the go, Wellbeats makes it easy to stay active on your schedule!



One Pass Select: Fitness Made Easy

If you're enrolled in the health plan, you and your eligible family members (18+) can use One Pass Select.

One Pass Select helps you stay active your way — whether that's at the gym or at home. Choose a membership tier that fits your lifestyle and enjoy affordable, all-in-one access to:

- Local gyms and fitness centers
- Online workout classes
- Tools and resources for your overall health

It's an easy way to reach your health goals and try something new.

Find Your Fit With One Pass Select

At the Gym

Choose from a large nationwide network of gyms and local fitness studios. Visit any gym in the network and build a routine that works for you.

At Home

Stay active with live or on-demand online fitness classes. Use the workout builder to create personalized routines for any fitness level or interest.

In the Kitchen

Have groceries and household essentials delivered right to your door. Plan and prepare delicious, healthy meals with ease.

Find the Plan That's Right for You

Choose the membership tier that fits your lifestyle. Each option offers great ways to stay active — whether you prefer digital workouts, gym access, or both.

Digital Only: Online workouts and fitness tools

Classic: Access to 11,000+ gym locations

Standard: Access to 12,000+ gym and premium locations

Premium: Access to 14,000+ gym and premium locations

Elite: Access to 16,000+ gym and premium locations

Plus: All tiers Classic and above include grocery and home essentials delivery at no extra cost!



Learn more

www.OnePassSelect.com

877-515-5364



Wondr Health



If you are enrolled in the City's health plan, you have access to Wondr Health. Wondr Health™ is an online behavioral change program focused on weight management that helps participants improve their physical and mental wellbeing through simple, interactive, and clinically-proven skills and tools. By treating the root cause of obesity through behavioral science, Wondr reduces risk factors to prevent chronic diseases like diabetes and hypertension, helps enhance employee productivity and engagement, decreases claims costs, and improves overall physical and mental wellbeing.

A master class of sorts, Wondr Health's team of renowned doctors and scientists teaches practical, data-backed skills that empower participants to stress less, sleep better, and feel better. The highly personalized program has helped hundreds of thousands of people by flipping diet culture upside down and teaching employees the science of eating the foods they love so they can still lose weight. Through the app, online community, certified coaches, and series of weekly videos that offer a new perspective on better health, participants enter a world where weight loss is a science, small steps lead to big changes, perspectives are flipped, possibilities are infinite, and good habits last.

Learn more at www.wondrhealth.com/CityofWaco.

Employee Fitness Rooms

The City of Waco supports your health and wellbeing by offering on-site fitness rooms at three convenient locations. Take advantage of these fitness rooms, open daily, to help you reach your wellness goals — whether it's staying active before work, during breaks, or after your shift.

Locations and Hours:

Operations Center
1415 North 4th Street

Open daily from 4 a.m. to 9 p.m.

City Hall
300 Austin Avenue

Open daily from 5 a.m. to 8 p.m.

Mae Jackson/Water Office
425 Franklin Avenue

Open daily from 5 a.m. to 8 p.m.

Our fitness rooms are available 7 days a week, giving you the flexibility to fit wellness into your routine.



Notice Regarding Wellness Program

UMR Group Health Plan is a voluntary wellness program available to all medical enrolled employees. The program is administered according to federal rules permitting employersponsored wellness programs that seek to improve participant health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

However, individuals who choose to participate in the wellness program may qualify for the premium discount by earning program credit by completing an annual physical exam. See medical rates for details.

Additional incentives may be available for participants who participate in certain healthrelated activities or achieve certain health outcomes. If you are unable to participate in any of the healthrelated activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting 8005212227.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and City of Waco may use aggregate information it collects to design a program based on identified health risks in the workplace, Personify Health will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. In order to provide you with services under the wellness program, your personally identifiable health information may be shared with one or more of the following: Lockton Companies, Lockton Companies.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact 8005212227.

If you work at least 1,000 hours per year, you're automatically enrolled in the Texas Municipal Retirement System (TMRS) — a statewide retirement program shared by cities across Texas.

How TMRS Works

- You contribute 7% of your gross pay each pay period.
- The City of Waco matches employee contributions at a ratio of 2:1
- You become vested after 5 years of service.
- You're eligible to retire when you have either 20 years of service, or 5 years of service and are age 60 or older.
- TMRS counts time you've worked with other TMRS cities, the military, or qualifying public agencies toward your service credit.
- If you leave City employment and request a refund of your contributions, you'll receive your deposits and interest — but not the City's matching funds.

Earning Service Credits

You earn a service credit for every month that you contribute while working at the City of Waco. If you've previously worked full time for another U.S. government agency, military branch, or public entity, you may be able to apply for restricted prior service credit.

Schedule a TMRS Counseling Session

You can meet with a TMRS representative to:

- Get answers to questions about your retirement benefits
- Estimate your future monthly retirement income
- Review your retirement options

Sessions are available in person at TMRS offices or online using a computer or mobile device. A camera is optional but helpful to view shared documents. You're welcome to include family members or financial advisors.

To schedule a session, visit www.tmrs.com or call 800-924-8677.

Spanish staff available to assist.

Deferred Compensation Plans (457b)

Participation in Deferred Compensation is available for employees who want to save additional money for retirement and not pay taxes on the money until it is withdrawn at retirement. The City of Waco offers three deferred compensation plans: Metlife, MissionSquare, and Nationwide.

To set up an account and begin investing in your future, contact a plan representative from the list below for more information.

METLIFE	Matthew Williams	248- 982- 1844	mwilliams@financialguide.com
MISSION SQUARE	Jesse Rangel	202- 759- 7150	jrangel@missionsq.org
NATIONWIDE	Wilson Heacock	877- 677- 3678	wilson.heacock@nationwide.com



Refer to the Employee Intranet for more information about these programs.

Additional Benefits

For more details on these benefits, contact Human Resources.

Education Assistance - BEN-8

The City of Waco is committed to investing in your growth and success. Through our Education Assistance program, eligible employees can receive up to \$5,000 per calendar year in reimbursement for approved courses, degree programs, or job-related certifications. This benefit helps you enhance your knowledge and skills while advancing your career, all with the City's support.

Community Loan Program

The City of Waco offers the Community Loan Program to support your financial needs with affordable loans up to \$1,000. Full-time employees with three months of service qualify, with easy repayment through payroll deductions, no credit checks, and quick deposit of funds. This low-hassle program features a fixed 18% interest rate repaid over 12 months. Learn more or apply at www.clchot.org.

Library Cards

All McLennan County residents are eligible for a free Waco-McLennan County Library card, giving you access to a wide range of books, resources, and digital services. Even if you live outside McLennan County, as a City of Waco employee, you can still receive a free library card — just show proof of employment. Enjoy all the library has to offer, no matter where you live!

Longevity Pay - CMP-2

The City of Waco recognizes and rewards your dedication through our Longevity Pay program. Employees with at least one full year of consecutive full-time service by November 1st each year receive a special annual payment, based on their length of service. This is paid in a single paycheck around November 1st and reflects your commitment to serving our community.

Eligible employees will receive payments according to the schedule below:

1 year	\$50
2 years	\$100
3–4 years	\$1,000
5–9 years	\$1,250
10–14 years	\$1,500
15–30 years	\$2,000
31+ years	\$2,000

Military Leave - AVL-5

The City of Waco proudly supports employees who serve in the U.S. armed forces or National Guard. Eligible employees are provided with up to 15 paid workdays of military leave per fiscal year when called to active duty, reserve, or National Guard service. Part-time employees receive paid leave on a pro rata basis. Extended military leave without pay is also available in line with federal law. This benefit ensures you can fulfill your military duties with peace of mind, knowing your service is respected and supported.



Paid Time Off

- Vacation - AVL-3
- Holidays - AVL-2
 - The city observes 12 paid holidays each year and includes:
 - New Year's Day
 - Martin Luther King's Birthday
 - Spring Holiday
 - Memorial Day
 - Juneteenth
 - Independence Day
 - Labor Day
 - Veteran's Day
 - Thanksgiving Day
 - Day after Thanksgiving
 - Christmas Eve
 - Christmas Day
- Sick Leave - AVL-3.1
- Paid Parental Leave - AVL-4
- Catastrophic Leave - AVL-10

Recreation Centers

As a City employee, you can enjoy free access to the weight rooms at our local recreation centers simply by showing your City ID or badge. You have three convenient locations to choose from: Dewey Community Center at 925 N. 9th St., Doris Miller Community Center at 1020 Elm Ave., and the South Waco Center at 2815 Speight Ave. This is a great opportunity to stay active and support your wellness at no cost to you.

Savings Bonds

Employees may elect to participate in Electronic Payroll Savings Bonds with Treasury Direct.

School Conference Policy - BEN-7

Eligible City employees with school-aged children are granted up to 15 hours of paid time per child each semester to attend school conferences, including travel time. This benefit supports parents, guardians, and others solely responsible for raising a child, helping them stay engaged in their child's education. Additional time may be covered with accrued leave, with supervisor approval.

Service Awards - BEN-2

The City proudly honors your dedication to public service by recognizing you starting on your fifth year. Your commitment to serving our community is truly appreciated and valued.

Waco Federal Credit Union

City of Waco employees can join the Waco Federal Credit Union.



Glossary

Balance Billing – When you are billed by a provider for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$60, you may be billed by the provider for the remaining \$40.

Coinsurance – Your share of the cost of a covered healthcare service, calculated as a percent of the allowed amount for the service, typically after you meet your deductible.

Copay – The fixed amount you pay for healthcare services received, as determined by your insurance plan.

Deductible – The amount you owe for healthcare services before your insurance begins to pay its portion. For example, if your deductible is \$1,000, your plan does not pay anything until you've paid \$1,000 for covered services. This deductible may not apply to all services, including preventive care.

Explanation of Benefits (EOB) – A statement from your insurance carrier that explains which services were provided, their cost, what portion of the claim was paid by the plan, and what portion is your liability, in addition to how you can appeal the insurer's decision.

Flexible Spending Accounts (FSAs) – A special tax-free account you put money into that you use to pay for certain out-of-pocket healthcare costs. You'll save an amount equal to the taxes you would have paid on the money you set aside. FSAs are "use it or lose it," so funds not used by the end of the plan year will be lost. Some Healthcare FSAs do allow for a grace period or rollover into the next plan year.

Healthcare FSA – A pre-tax benefit account used to pay for eligible medical, dental, and vision care expenses that aren't covered by your insurance plan. All expenses must be qualified as defined in Section 213(d) of the Internal Revenue Code.

Dependent Care FSA – A pre-tax benefit account used to pay for dependent care services. For additional information on eligible expenses, refer to Publication 503 on the IRS website.

Healthcare Cost Transparency – Also known as market transparency or medical transparency. Online cost transparency tools, available through health insurance carriers, allow you to search an extensive national database to compare varying costs for services.

Network – A group of physicians, hospitals, and healthcare providers that have agreed to provide medical services to a health insurance plan's members at discounted costs.

In-Network – Providers that contract with your insurance company to provide healthcare services at the negotiated carrier discounted rates.

Out-of-Network – Providers that are not contracted with your insurance company. If you choose an out-of-network provider, services will not be covered.

Open Enrollment – The period set by the employer during which employees and dependents may enroll for coverage.

Out-of-Pocket Maximum – The most you pay during the plan year before your health insurance begins to pay 100% of the allowed amount. This does not include your premium, out-of-network provider charges beyond the Reasonable & Customary, or healthcare your plan doesn't cover. Check with your carrier to confirm what applies to the maximum.

Over-the-Counter (OTC) Medications – Medications available without a prescription.



Prescription Medications – Medications prescribed by a doctor. Cost of these medications is determined by their assigned tier: generic, preferred, non-preferred, or specialty.

- **Generic Drugs** – Drugs approved by the U.S. Food and Drug Administration (FDA) to be chemically identical to corresponding preferred or non-preferred versions. Usually the most cost-effective version of any medication.
- **Preferred Drugs** – Brand-name drugs on your provider's approved list (available online).
- **Non-Preferred Drugs** – Brand-name drugs not on your provider's list of approved drugs. These drugs are typically newer and have higher copayments.
- **Specialty Drugs** – Prescription medications used to treat complex, chronic, and often costly conditions. Because of the high cost, many insurers require that specific criteria be met before a drug is covered.
- **Prior Authorization** – A requirement that your physician obtain approval from your health insurance plan to prescribe a specific medication for you.
- **Step Therapy** – The goal of a Step Therapy Program is to steer employees to less expensive, yet equally effective, medications while keeping member and physician disruption to a minimum. You must typically try a generic or preferred-brand medication before "stepping up" to a non-preferred brand.

Reasonable and Customary Allowance (R&C) – The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The R&C amount is sometimes used to determine the allowed amount. Also known as the UCR (Usual, Customary, and Reasonable) amount.

Summary of Benefits and Coverage (SBC) – Mandated by healthcare reform, you are provided with a summary of your benefits and plan coverage.

Summary Plan Description (SPD) – The document(s) that outline the rights, obligations, and material provisions of the plan(s) to all participants and their beneficiaries.



Required Notices

Important Notice From City of Waco About Your Prescription Drug Coverage and Medicare Under the UMR Plan(s)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with City of Waco and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. City of Waco has determined that the prescription drug coverage offered by the UMR plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Waco coverage may not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with City of Waco and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed at the end of these notices for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through City of Waco changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- » Visit www.medicare.gov
- » Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- » Call 1800MEDICARE (18006334227). TTY users should call 18774862048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 18007721213 (TTY 18003250778).

Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	October 1, 2025
Name of Entity/Sender:	City of Waco
Contact—Position/Office:	Human Resources
Address:	300 Austin Avenue Waco, TX 76701
Phone Number:	2547505789

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- » All stages of reconstruction of the breast on which the mastectomy was performed;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- » Prostheses; and
- » Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description. If you would like more information on WHCRA benefits, please contact Human Resources at 2547505789.

HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for healthcare benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact Human Resources at 2547505789.

HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- » Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- » Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- » Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- » Failing to return from an FMLA leave of absence; and
- » Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Human Resources at 2547505789.

1000000

