City of Racine

2027 Benefits Guide



RACINE ON THE LAKE

City of Racine, Wisconsin

Welcome to Your 2027 Benefits!

At City of Racine, one of the ways we show appreciation and care for you is by offering comprehensive, high-quality benefits at a reasonable cost. These benefits are designed to protect and support you—and your family—throughout the year.

For benefit eligibility, please refer to the plan detail pages outlined throughout this guide. This document is intended to serve as a summary of your benefits. All benefits are subject to the limitations and exclusions described in the plan documents. Please consult these plan documents for a complete description of your benefits.

As a City of Racine employee, you have access to most employee benefit plan information and resources. You can access information from any smartphone, tablet or your computer.

Scan the QR Code or visit
cityofracine.mybenefitsapp.com





Your 2027 Benefits Package

- **Medical coverage through Centivo**
- Dental coverage through MetLife
- Vision coverage through Superior Vision
- **Health Care and Dependent Care Flexible Spending Accounts (FSAs) through Health Equity**
- Deferred Compensation Programs
- Life Insurance through ETF
- Time-Off Benefits
- Tuition Reimbursement Program
- Casual Days

Add an icon to your smartphone for quick access

iPhone:



Tap the Share icon in Safari's lower menu bar



Tap the Add to home screen icon

Android:



Tap this Icon in the top right menu bar



Select: Add to Home screen



Benefits 101

Coinsurance: The percentage of a covered health care expense that you pay, usually after you've met your deductible. For example, if the plan pays 80% of an expense, the other 20% is your coinsurance.

Copay: A flat-dollar amount you pay for health-related services. Normally, you're expected to pay your copay at the time you receive the service (for example, appointment with your doctor).

Deductible: The amount of covered health care expenses you pay out of your own pocket before the plan begins to pay part of your expenses.

Eligible Expenses: The services and supplies eligible for reimbursement under your medical plan.

In-Network Provider: Medical and dental care providers (doctors, specialists, dentists, hospital and clinics) who are members of a network. In most circumstances, you will pay less for your care when you use in-network providers.

Flexible Spending Account (FSA): A Flexible Spending Account allows you to contribute pre-tax money for healthcare and/or dependent care. Healthcare expenses include eligible out-of-pocket medical, dental, and vision services established by the IRS. Participating in a Flexible Spending Account will save you money on taxes. Unused contributions will be forfeited at the end of the plan year.

Health Savings Account (HSA): A Health Savings Account allows you to contribute pre-tax money for healthcare and/or dependent care and works similarly to an FSA. To have an HSA, you must be enrolled in a High-Deductible Health Plan (HDHP), not be claimed as a dependent on someone else's tax return and not be enrolled in Medicare. Unlike the FSA, funds roll over from year to year and are not forfeited.

Out-of-Network Provider: Medical and dental care providers who are not members of a network. In most circumstances, you'll pay more for your care if you use and out-of-network provider than you would if you received the same services from an in-network provider.

Out-of-Pocket Maximum: The maximum amount you will pay for medical costs per plan (calendar) year. After you reach your out-of-pocket maximum, your medical plan pays 100% of your covered medical costs for the rest of that plan year (copays and service-specific deductibles may still be required).

Primary Care Provider (PCP): A healthcare professional who serves as your first point of contact for medical care. Family Practitioners, Pediatricians, Internal Medicine Physicians are considered Primary Care. Your PCP will provide routine checkups and refer you to specialists for complex or specific medical needs.

R&C (Reasonable & Customary) Charges and Fees: This term refers to the current range of fees charged for a particular service by providers in a geographic area. If you use out-of-network providers and you doctor or dentist charges more than the R&C charges in your area, you will have to pay the difference. Also, amounts you pay above the R&C charges don't count toward your out-of-pocket limit.

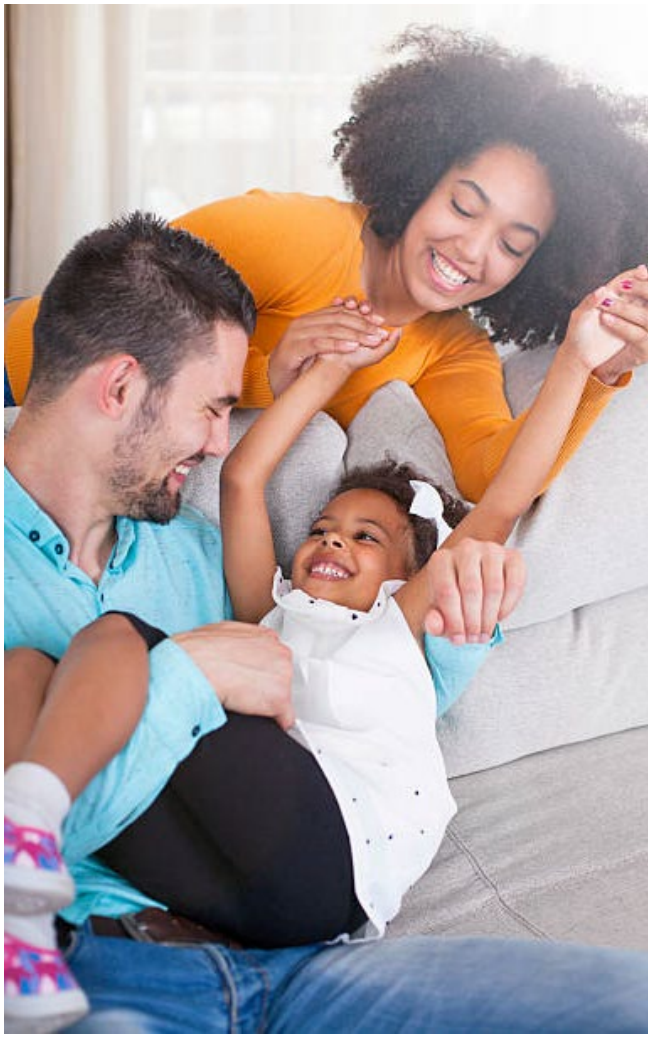
Referral: A health insurance referral is a written order from a Primary Care Provider (PCP) to see a specialist. If you have a condition you believe requires a specialist, you must first visit your PCP. Without the required referral, the insurance plan may not pay for the specialist visit.

Wellness Program: Comprehensive health and wellness program in collaboration with the Racine Health and Wellness Center so you can achieve optimum well-being of mind and body and live your best life.

2027

RACINE ON THE LAKE
City of Racine, Wisconsin

What's Inside...



Welcome	2
Benefits 101	3
Medical Plans	5
Doctor's You Can See	6
Medical Benefits	7
Prescription Drug Benefits	8
Included Centivo Benefits	9
Racine Employee Health & Wellness Center	10
Mental Health Resources	11
Additional Medical Programs	12
Health Savings Account (HSA)	13
Dental Benefits	14
Vision Benefits	15
Flexible Spending Accounts (FSAs)	16
Employee Assistance Program (EAP)	17
Aflac Plans	18
Aflac Overview	19
EdVest at Work	20
Retirement Savings Plan	21
Additional Benefits Information	22
Contact Information	23

Medical Plans

CENTIVO.

The City of Racine medical plan partner is Centivo for 2027.

Centivo will administer the medical plan and provide payment processing when you get care, send Explanation of Benefits (EOBs), provide you with customer service and an easy-to-use app, as well as communications about your plan.

Centivo plans are primary care driven. You will be required to select a Primary Care Physician (PCP) when enrolling. Your Primary Care Physician will help you identify and manage issues to keep you healthy and determine if you need a referral to a specialist for more complex or specific needs. Referrals to specialists are required from your Primary Care Physician for specialist care to be covered. The Racine Employee Health & Wellness Center can be selected as your PCP.

With Centivo, you have a choice of plans with different network options and coverage levels, so you can pick the plan that works best for you and your family.

High-Performance Plan WI-2

- Low deductible
- FREE primary care, including sick care and pediatrician visits for kids
- Set copays – always know what you'll owe before you go to the doctor
- Network does not include Advocate Aurora Health

High-Performance HDHP WI-2

- High deductible
- Network does not include Advocate Aurora Health
- No cost care for most care, once you meet your deductible
- HSA-qualified

High-Performance HDHP WI-1

- High deductible
- Network includes Advocate Aurora Health
- No cost care for most care, once you meet your deductible
- HSA-qualified

Traditional HDHP – A high-deductible health plan option using the Cigna PPO Network is available for staff that live out of state. The plan design will mirror the High Performance HDHP options.

Doctors You Can See

CENTIVO.

High-Performance Plan WI-2

High-Performance HDHP WI-2

includes these providers:



High-Performance HDHP WI-1

also includes:

+

Advocate Aurora Health

View directory and search for providers at racine.centivo.com

Note: Froedtert South facilities and providers are ***not*** included in the Centivo Network.

Medical Benefits

CENTIVO.

The City of Racine offers comprehensive medical coverage through Centivo. You are eligible for medical coverage the first day of the month following your date of hire.

The medical plan choices come with different network options and coverage levels as shown below.

Your benefit highlights	High-Performance Plan WI-2		High-Performance HDHP WI-2		High-Performance HDHP WI-1	
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Network	Centivo WI-2	N/A	Centivo WI-2	N/A	Centivo WI-1	N/A
Primary care doctor required	Yes	No	Yes	No	Yes	No
Primary care referrals to specialists required	Yes, with exceptions*	No	Yes, with exceptions*	No	Yes, with exceptions*	No
Deductible (individual/family)	$200/$400	$6,400/ $12,800	$3,500/$6,400	$6,400/ $12,800	$3,500/$6,400	$6,400/ $12,800
Out-of-pocket maximum (individual/family)	$3,000/$7,000	$8,000/ $16,000	$4,000/$8,000	$8,000/ $16,000	$4,000/$8,000	$8,000/ $16,000
	All costs are *after* deductible unless otherwise noted		All costs are *after* deductible unless otherwise noted		All costs are *after* deductible unless otherwise noted	
Primary care (includes pediatricians)	FREE**	20%	FREE	20%	FREE	20%
Centivo Care virtual primary care	FREE**	N/A	FREE**	N/A	FREE**	N/A
Specialist	$40 copay	20%	$60 copay	20%	$60 copay	20%
Behavioral health	FREE**	20%	FREE	20%	FREE	20%
Basic imaging (such as X-rays)	$20 copay	20%	FREE	20%	FREE	20%
Advanced imaging (such as MRIs & PET scans)	$200 copay	20%	FREE	20%	FREE	20%
Outpatient surgery	$700 copay	20%	FREE	20%	FREE	20%
Inpatient surgery and/or stay	$1,200 copay	20%	FREE	20%	FREE	20%
Virtual urgent care (MDLIVE)	FREE**	N/A	FREE**	N/A	FREE**	N/A
Virtual behavioral health (MDLIVE)	FREE**	N/A	FREE**	N/A	FREE**	N/A
Urgent care	$75 copay	20%	$75 copay	20%	$75 copay	20%
Emergency room	$250 copay	$250 copay	$200 copay	$200 copay	$200 copay	$200 copay

* If you don't visit your designated primary care doctor for care or get a referral for specialist visits, your care will be covered as out-of-network. No referral needed for OB/GYN, behavioral health, urgent, emergency or chiropractic care, lab work, physical, occupational or speech therapy.

** Before you meet your deductible.

It's proven that working with a primary care doctor can help keep you healthier, improve your healthcare experience and reduce emergency room visits, all of which keep your costs lower.

- At Centivo, it's about getting the *right* care from someone who knows you, so these plans are focused on building a relationship between you and your primary care doctor.
- Your primary care doctor will get to know you and your needs, provide referrals for specialty care and become a trusted partner in your health journey.

You also have access to the **Racine Employee Health and Wellness Center**.

Prescription Drug Benefits

When you enroll in a Centivo medical plan, you are automatically provided with comprehensive prescription drug coverage, provided by CVS/Caremark. Below is a summary of the drug coverage.

Your benefit highlights	High-Performance Plan	High-Performance HDHP WI-2	High-Performance HDHP WI-1
Prescription coverage by CVS Caremark	**Retail (up to 30-day supply) / mail order (90-day supply)**	**Retail (up to 30-day supply) / mail order (90-day supply)**	**Retail (up to 30-day supply) / mail order (90-day supply)**
Deductible	N/A	Combined with medical	Combined with medical
Out-of-pocket maximum	Combined with medical	Combined with medical	Combined with medical
Generic – Tier 1+	$10/$20 copay**	$10/$20 copay	$10/$20 copay
Preferred brand – Tier 2	$35/$70 copay**	$35/$70 copay	$35/$70 copay
Non-preferred brand – Tier 3	$50/$100 copay**	$50/$100 copay	$50/$100 copay
Specialty (30-day supply only) – Tier 4	$150 copay**	$150 copay	$150 copay

** Before you meet your deductible.

+ A small number of generic drugs may fall under the preferred brand tier. Please check the prescription drug list or contact CVS Caremark for any questions about specific medications.

Plan Highlights & Contributions

All plans include:

- FREE Centivo Care virtual primary care
- Out-of-network coverage for a higher cost
- Emergency care covered as in-network, no matter where you are
- FREE virtual urgent care
- FREE virtual behavioral health visits

Monthly Medical Plan Contributions – (FT Active Staff)		
	Employee Only	**Family**
High-Performance Plan WI-2	$58.15	$153.52
High-Performance HDHP WI-2	$57.56	$151.98
High-Performance HDHP WI-1	$65.12	$171.94
Traditional HDHP CIGNA	$72.10	$190.36

Monthly Medical Plan Contributions – (Sworn Staff)		
	Employee Only	**Family**
High-Performance Plan WI-2	$77.53	$204.69
High-Performance HDHP WI-2	$76.76	$202.64
High-Performance HDHP WI-1	$86.84	$229.25
Traditional HDHP CIGNA	$96.14	$253.81

The Traditional HDHP with Cigna network is only for those that live outside the Centivo Network Area

Included with all Centivo Plans



Virtual urgent and behavioral health care

When your regular provider isn't available, you'll have 24/7 access to virtual urgent and behavioral health care through MDLIVE for all plans. This is an easy alternative to in-person urgent care for minor health concerns. You also get access to board-certified mental health professionals.

Pharmacy

Pharmacy benefits are provided by CVS Caremark. Coverage is automatically included when you enroll in a medical plan. You'll have access to both retail and mail order pharmacy services.

CENTIVO Care.

No matter which plan you choose, you'll have access to FREE virtual primary care with Centivo Care.

Centivo Care offers quality care, convenience, and a personal relationship with your doctor.

- No waiting rooms or commute
- Dedicated doctor and care team
- Same and next-day virtual appointments that aren't rushed
- Wellness, sick care and chronic condition management
- Licensed mental health providers
- Prescriptions and refills
- Coordination with in-person doctors
- In-app scheduling and messaging

Getting started

You'll receive your Centivo member ID card at the start of your plan year* along with a link to your digital welcome guide. Be sure to review your welcome guide for helpful tips on using your plan.

Once you have your ID card, create your Centivo account in the Centivo app or online at my.centivo.com. There, you'll be able to:

- View or print your ID card
- Search for in-network doctors and facilities
- View referrals (if required by your plan)
- Access your coverage details
- View your Explanation of Benefits (EOB) statements
- Send a message to Centivo Member Care

* For new members. If you were on the plan last year, you will only receive a new member ID card if your plan details have changed.

Racine Employee Health & Wellness Center

The Racine Employee Health & Wellness Center, in partnership with Ascension Wisconsin, works with you to help you achieve health and wellness goals by providing services ranging from primary and preventive care, chronic disease management, wellness services and health coaching. All services are available to Racine City, County and School District employees and their dependents (ages 2+) covered under the health plan.

Services offered The Racine Employee Health & Wellness Center can serve as your primary care provider or will work in collaboration with your established primary care physician. The cost for each visit is $0 if enrolled in the High Performance plan, or $25 if enrolled on one of the HDHPs. The Health Center provides comprehensive services including:

Clinic Visits

- Annual physical exams/wellness exams
- Sports physicals
- Sick visits
- Onsite medication prescribing and dispensing
- Occupational health services

Wellness Services and Health Coaching

- Chronic condition management education
- Dietitian/nutrition consultation
- Smoking cessation
- Weight loss

Preventive Exams and Health Screenings

- Breast cancer
- Cervical cancer/PAP smear
- Prostate cancer
- Blood pressure checks
- Oxygen saturation checks
- Skin cancer

Procedures

- Skin tag removal
- Wart removal
- Ear wax removal
- Minor laceration repair
- Suture/staple removal
- Minor wound care

Lab & Point-of-Care Testing

- Blood work ordered by onsite providers
- Urinalysis
- Hemoccult blood stool testing
- Influenza A and B quick testing
- Quick strep test
- Mono test
- Pregnancy test
- Lung function test: spirometry & peak flow
- TB test
- Blood glucose

Racine Employee Health & Wellness Center

2333 Northwestern Ave., Suite 114

Racine, WI 53404

Tele: 262-687-5565

To learn more or schedule an appointment, visit:

www.racinewellnesscenter.com

Hours of Operation

M: 7 a.m. - 4 p.m.

Tu: 9 a.m. - 6 p.m.

W: 7 a.m. - 4 p.m.

Th: 9 a.m. – 6 p.m.

F: 8 a.m. – 3 p.m.

Mental Health Resources

At City of Racine, we take the wellbeing of you and your family seriously. Below you will see a variety of programs and resources available to manage mental health concerns that life sometimes sends your way.

Centivo Resources – For Individuals Enrolled in the Medical Plan

MDLive – You have 24/7 access to virtual behavioral health care through MDLIVE for all plans. This is an alternative to in-person visits, staffed by board-certified mental health professionals that can assist with depression, anxiety and more.

Virtual Providers – Adults and children enrolled in the High Performance plans have access to a vast array of therapy, psychiatry and medication management providers. These virtual providers are listed in the Centivo Network provider directory. Availability varies by state.

array EVERNORTH Mind & Match

Talkiatry Rula tava

National Suicide Prevention Line – Dial 988

The 988 Suicide and Crisis Lifeline is a national network of local crisis centers that provide free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, seven days a week in the United States.

- **Call or Text 988**
    - Deaf/Hard-of-hearing: dial 711 then 988
    - Veterans/Active Service: Press 1
    - Spanish: Press 2 or text: AYUDA
- **Chatline: 988lifeline.org/chat**
- **Text “HOME” to 741741**



National Substance Use & Addiction Helpline

- Call 1-844-289-0879

National Domestic Violence Hotline

- Call 1-800-799-7233
- Text “BEGIN” to 88788

Additional Medical Programs

Physical Therapy First through DRS. OF PHYSICAL THERAPY

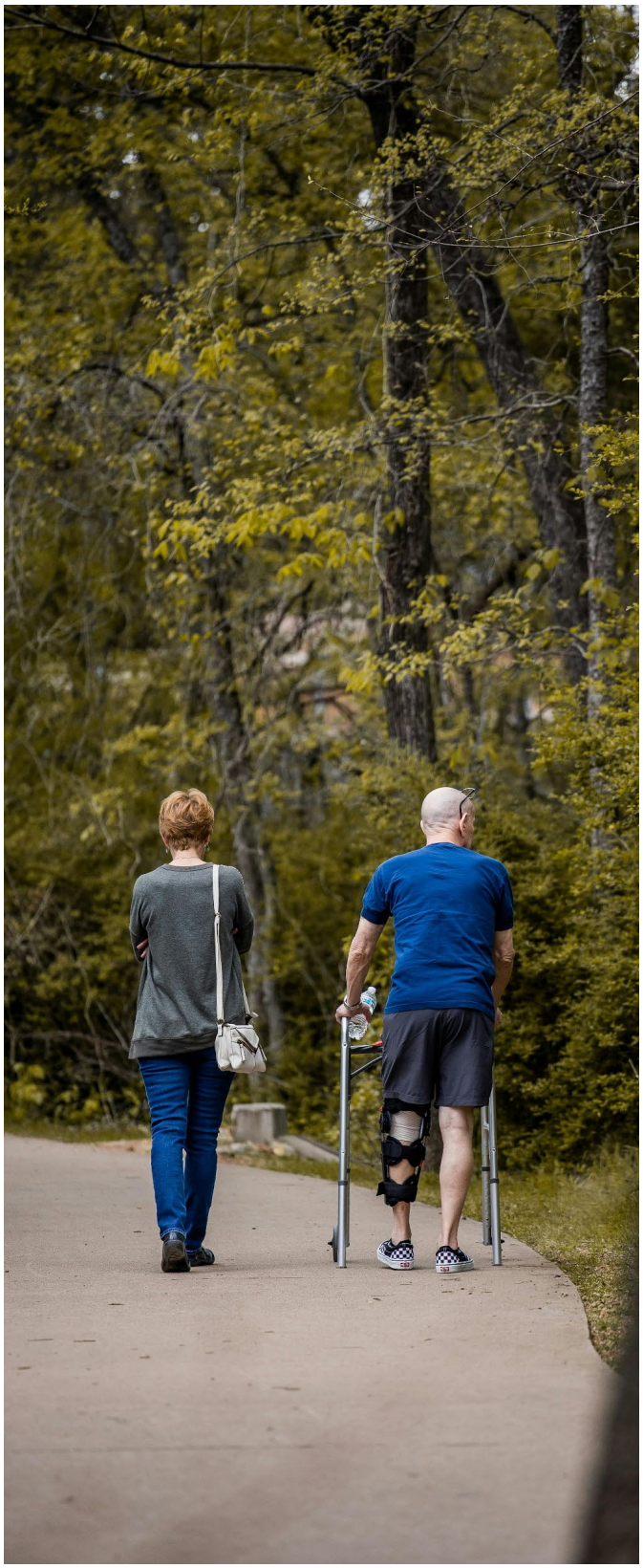
All Drs. of Physical Therapy locations provide rehabilitation and/or physical therapy services to our employees and their families enrolled in our medical plan at a reduced cost. The cost per appointment is only $30 and no referral is needed. This program runs separate from the medical plan with UHC. Drs. of Physical Therapy offer services to help reduce pain, reduce migraines, and reduces the need for surgery. With over 70 locations nationwide and access to virtual appointments, you are able to be seen quickly.

See one of their expert clinicians for:

- Shoulder, knee, hip back or any join pain
- Sudden injuries, sprains and strains
- Stiffness / lack of mobility
- Sports injuries
- Headaches, jaw pain and more!

Call 833-950-0865 to get started today!

DPT DOCTORS of PHYSICAL THERAPY



Health Savings Account (HSA)

The medical plan offered at City of Racine is classified as a High Deductible Health Plan (HDHP). As a participant in the plan, you will be eligible for a Health Savings Account (HSA). A Health Savings Account allows you to set aside pre-tax money to pay for qualified expenses like medical, pharmacy, dental and vision. The HSA is owned by the employee and funds are available for use as they are deposited into the account.

If you are interested, please keep the following information in mind:

- The maximum contribution for 2027 is $4,500 for Single coverage and $9,000 for Family coverage.
- $1,000 catch-up contribution for age 55+.
- Most banks/financial institutions offer Health Savings Accounts. To set up an HSA, choose a bank/credit union, then complete the Health Savings Account Direct Deposit Form. You will need to have your bank name, routing number, account number and the amount you wish to have payroll deducted into the HSA on hand when completing the form.
- There is no time limit on using HSA funds.
- For HSA guidance, you will want to check with your tax advisor or accountant.

To help offset the high deductible and out-of-pocket costs from the medical plan, City of Racine will contribute to your HSA!!

Check out the plan document for more information!

HSAs are considered a triple-tax benefit in which you can save funds pre-tax (lowering your taxable income), spend funds tax-free on eligible expenses, and earn interest (if applicable) on your savings tax free. The money in your HSA is “portable”, meaning it remains available for future qualified medical expenses even if you change health insurance plans, go to work for a different employer, or retire.



Dental Benefits

MetLife

You are eligible for dental benefits the first day of the month following date of hire.

You have two dental plan options:

MetLife Basic Plan

With the Basic Plan, you have the freedom of choice of dental providers, but additional savings will be seen when visiting an in-network dentist. This plan is included for Employee Only coverage if you are enrolled in the health plan. You can upgrade your coverage to include your family members or switch to the Advanced Plan for an additional fee.

MetLife Advanced Plan

With the Advanced Plan you also have the freedom of choice of dental providers and additional savings when visiting an in-network dentist. In addition to that, you receive 50% coverage for Major Dental Services and Orthodontic coverage. Keep in mind, orthodontia is only for children under age 27.

	Basic Plan	Advanced Plan
	In-Network	**In-Network**
Deductible	$50 per person to a max of $150 for family – does not apply to Preventative	$50 per person to a max of $150 for family – does not apply to Preventative
Annual Maximum	$1,500 per person	**$2,000** per person
Preventative Services (Exams, Cleanings, X-Rays)	100% Covered	100% Covered
Basic Services (Fillings, Extractions, Periodontics, Endodontics)	80% Covered	80% Covered
Major Services (Crowns, Bridges, Implants)	Not Covered	50% Covered
Orthodontics (under age 27)	Not Covered	50% lifetime max of $3,500



Monthly Dental Plan Contributions			
	Employee Only	**Employee + One**	**Family**
Basic Plan (enrolled in medical)	Free	$15.38	$40.49
Advanced Plan (enrolled in medical)	$48.54	$67.62	$122.70
Basic Plan (not enrolled in medical)	$25.56	$40.94	$66.05
Advanced Plan (not enrolled in medical)	$78.64	$99.37	$157.35

Vision Benefits

You are eligible for vision benefits the first day of the month following date of hire.

Vision Plan Design		
	In-Network	**Out-of-Network**
Vision Exam (Once every plan year)	$10 Co-pay	Optometrist: Up to $26 retail
Materials – Eyeglass lenses/Eyeglass Frames or Contact Lenses	$25 Co-pay	
Lenses (Once every plan year)	Covered at 100%	Single: Up to $29 retail Bifocal: Up to $43 retail Trifocal: Up to $53 retail
Frames (Once every plan year)	Up to $150 retail allowance	Up to $63 retail
Contacts (Once every plan year in lieu of glasses)	Up to $150 retail allowance	Up to $100 retail

Discount Features:

Look for providers in the Provider Directory who accept discounts, as some do not; please verify their services and discounts prior to service.

Discounts on Covered Materials:

Frames: 20% off amount over allowance

Lens options: 20% off retail

Progressives: 20% off amount over standard progressive retail

Visit www.superiorvision.com for additional details about your plan.

Hearing Aid Discount:

Save up to 40% on digital hearing aids. Visit www.superiorvision.yourhearing.com or call 888-494-1272

Monthly Vision Plan Contributions		
Employee Only	**Employee + One**	**Family**
$5.90	$10.75	$18.62

Finding In-Network Vision Providers

To find an in-network provider, go to www.superiorvision.com for the most up-to-date vision provider list.



Flexible Spending Accounts (FSA)

With a flexible spending account (FSA), you can set aside tax-free money to pay for eligible expenses. City of Racine offers two FSAs through Health Equity: The Health Care FSA and The Dependent Care (Day Care) FSA. Please note, you cannot be enrolled in the Health Care FSA and the Health Savings Account.

When you participate in an FSA, you decide how much you want to contribute each plan year. The money you contribute is then taken from your pay before taxes are deducted — this lowers your taxable income, which means lower taxes for you! You're eligible for both FSAs even if you don't elect medical or dental coverage through City of Racine. You have 90 days to file a claim that occurred during the plan year. Meaning, for claims that occurred in 2027, you will have until March 31, 2027, to file claims for your 2027 FSA services.

Health Care FSA

A Health Care FSA helps you pay for eligible health care expense, which include many medical, pharmacy, dental and vision services and supplies. Expenses are limited to $3,400 per plan year.

New for 2027: The Health Care FSA will allow up to $680 of unused 2027 funds to rollover for use in 2027.

Dependent Care FSA

For the Dependent Care FSA, you can contribute up to $7,500 each year (or $3,750 if you are married and file taxes separately). This FSA can be used to cover expenses for the care of an eligible dependent (a child or a dependent adult), such as nursery or day care costs, so you and your spouse (if you're married) can work or look for work.

The IRS has not yet released the FSA contribution limits for the upcoming plan year; however, current projections estimate a Health Care FSA maximum annual contribution of $3,500 and a maximum rollover of $700.



IMPORTANT!

FSAs come with a "use it or lose it" rule. You need to use all the funds in your FSA during the calendar year– or you'll forfeit any remaining funds. Be sure to plan carefully!

Employee Assistance Program (EAP)

Life is filled with change and uncertainty. The responsibilities and demands on our time can be overwhelming. It happens to all of us. Calling the Aurora EAP can be the first step towards taking charge of a situation that is affecting your health and well being.

Consider calling the EAP when a problem:

- Occupies too much of your time
- Interferes with normal activities
- Persists for more than 2-3 weeks

Benefit details:

- Available to employees and family members residing in your household
- Accessible 24/7 for work/life balance issues
- Up to six FREE, confidential face-to-face sessions per issue



Typical concerns may include:

- Relationship Issues/Divorce
- Workplace Concerns
- Anxiety & Depression
- Alcohol or Drug Abuse
- Parent/Child Problems
- Financial Pressures
- Legal Consultation
- Difficulty with School/Peers
- Elder Care/Child Care
- Balancing Work & Family
- Locating Resources

Aurora Health Care®



For EAP services, call
(800) 236-3231
or visit: www.aurora.org/eap

Hospital Indemnity

*** Hospital/Fixed Indemnity Plan Notice – Effective 1/1/2027**

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance; it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit Healthcare.gov or call 1-800-318-2596 (TTY:1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissions' website (naic.org) under "Insurance Departments". If you have this policy through your job, or a family member's job, contact the employer.

To obtain detailed information contact:

Jenny Davies, AFLAC Agent

262-308-7274

Jenny_davies@us.aflac.com



Aflac Overview

Traditional insurance pays doctors and hospitals. Aflac pays you. That means you can use your benefits any way you like, whether it's to pay leftover medical bills or any other expense you may have. They're your benefits, so you can use them your way.

The City of Racine partners with Aflac, who provides voluntary supplemental insurance to employees:

ACCIDENT

Accidents happen. When a covered accident happens to you, our accident insurance policy pays you cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.

AFLAC PLUS RIDER

The Aflac Plus Rider pays a lump sum benefit amount along with additional benefits when you are diagnosed with a covered health event.

CANCER/SPECIFIED DISEASE

Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.

*HOSPITAL CONFINEMENT INDEMNITY

Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

SHORT-TERM DISABILITY

How would you pay your bills if you're disabled and can't work? An Aflac short-term disability insurance policy can help provide you with a source of income while you concentrate on getting better.

To obtain detailed information contact:

Jenny Davies, AFLAC Agent

262-308-7274

Jenny_davies@us.aflac.com



Other Benefits

Edvest At Work

Paying for higher education is one of the most important financial goals for you and your families. Edvest At Work is here to help.

Edvest At Work is a financial wellness benefit designed to help you as an employee, to save for your children's or grandchildren's higher education, minimize student loan debt and build a skilled Wisconsin workforce.

With low fees, unique tax benefits and payroll direct deposits to an Edvest 529 account, Edvest At Work offers you one of the most effortless ways to help achieve your higher education savings goals.

If you are interested and would like to learn more, you can reach out to:

Khaleel Ali

414.410.0009

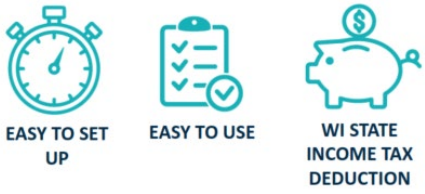
Khaleel.Ali@tiaa.org

Edvest.com/Employer

Or

Schedule a complimentary virtual 1:1 appointment







Retirement Savings Plan

Saving for your future is very important! At City of Racine, we offer two savings plans.

Wisconsin Retirement Fund

Employees hired prior to July 1, 2011 and who were expected to work a full year and at least 600 hours were automatically enrolled in the Wisconsin Retirement System (WRS), the City's pension program, effective on the date of hire.

Employees hired on or after July 1, 2011 and who are expected to work a full year and at least 1200 hours shall automatically be enrolled in the Wisconsin Retirement System effective on the date of hire.

Once enrolled in the WRS, an employee must remain in the system while employed and be subject to its rules and regulations even if his/her hours fall below 600 or 1,200 hours per year.

Employees (except Police and Fire by law, though Police and Fire hired on or after July 1, 2011 are non-exempted, and Non-Represented Police and Fire employees may voluntarily pay their WRS share) shall contribute a percentage of earnings on a pre-tax basis to the Wisconsin Retirement System. The contribution rates can change from year to year as established by the WRS.

The City will also contribute to the Wisconsin Retirement System for each employee enrolled in the fund, based on figures supplied by the WRS. Additional information regarding the Wisconsin Retirement System is available from the Department of Employment Trust Funds (ETF).

Deferred Compensation

Employees may elect to defer a specified amount from each paycheck into a Deferred Compensation plan. The amount deducted from each paycheck shall be deposited by the City to the account of the employee for accumulation and earning under the deferred compensation plan provided by the agency selected by the employee. Deferred compensation is fully funded by the employee, the City makes no contributions.

The City will periodically allow recognized deferred compensation program agencies to meet with employees to assist them in determining their voluntary participation, by facilitating any predetermined payroll deduction, and by keeping records of such deductions.



Find More Information About Your Benefits

https://cityofracinewidashboard.mybenefitsapp.com/

The following benefits can be found on the mobile app. Under each tile you will find the following benefits.

Benefit	Active Non-Represented Staff	Police	Fire	Water/ Waste	Transit Represented Staff
ATTENDANCE INCENTIVE PROGRAM	x	Refer to contract			x
CASUAL DAYS	x	X	x	x	x
EDUCATIONAL CREDITS		Refer to contract	Refer to contract		
FITNESS REIMBURSEMENT	x	x	x	x	Contact Representative
HOLIDAYS	x	x	x	x	x
LIFE INSURANCE	x	x	x	x	Contact Representative
PARENTAL LEAVE	x	x	x	x	
RESIDENCY PAY	x	x	x		x
SEVERANCE PAYOUT FOR RETIREMENT	x	x	x	x	Contact Representative
SHORT TERM DISABILITY INSURANCE	x	x	x		Contact Representative
SICK LEAVE	x	x	x	x	x
TUITION REIMBURSEMENT	x	x	x	x	
VACATION	x	x	x	x	x
WAGES	Refer to wage schedule	Refer to contract	Refer to contract	Refer to wage schedule	Contact Representative
WELLNESS INCENTIVE	x	x	x	x	X

Contacts

You may contact your local Human Resources representative or the carriers with specific benefit coverage questions.

Benefit	Carrier	Phone	Web
Medical Plans	Centivo	Member Care 888-506-1630 Provider/Pre-Cert Support 888-506-1635	https://my.centivo.com/ **Search for a provider** https://racine.centivo.com/
Pharmacy Benefits	CVS/Caremark	866-818-6911	www.caremark.com
Health & Wellness Center	Racine Employee Health & Wellness Center	262-687-5565	www.racinewellnesscenter.com
Physical Therapy	Drs of PT	833-950-0865	https://racine.dptdirect.com/
Dental Plans	MetLife	800-438-6388	www.metlife.com
Vision Plan	Superior Vision	800-877-7195	www.superiorvision.com
Life Insurance	ETF	877-533-5020	www.etf.wi.gov
Flexible Spending Accounts (FSAs)	Health Equity	877-924-3967 24/7/365	**my.healthequity.com**
Deferred Compensation	Nationwide	Josh Aust: 616-438-2961	**E-Mail:** austj@nationwide.com
Deferred Compensation	RPA	Michael Hawes: 414-477-5299	**E-mail:** mhawes@retirementplanadvisors.com
Employee Assistance Program (EAP)	Aurora Health	800-236-3231	www.aurora.org/eap
Short-Term Disability	MetLife	800-438-6388	www.metlife.com
Wisconsin Retirement System	ETF	877-533-5020	www.etf.wi.gov



City of Racine

This benefits guide is designed to provide basic information regarding benefit plans and programs available to eligible employees of City of Racine. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee of City of Racine, or for any other individual. The provisions of the applicable plan of documentation will govern the determination of any individual’s rights under any employee benefit plan or program. City of Racine reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

RACINE ON THE LAKE

City of Racine, Wisconsin