

EMPLOYEE BENEFIT GUIDE

2026 -
2027



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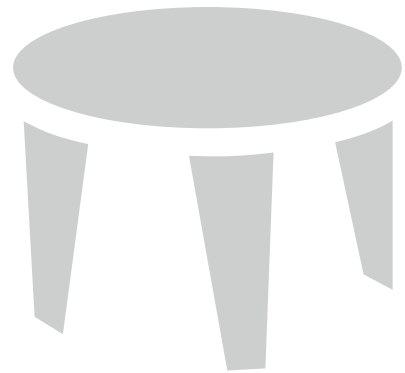
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If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 104-105 for more details.

Excellence Through People

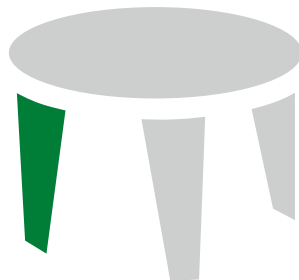
Goals:

- Exceptional Service at the Best Price
- Enjoyable & Stimulating Work Environment *from which Personal and Professional Growth Can Occur*



Bring Our Values to Life

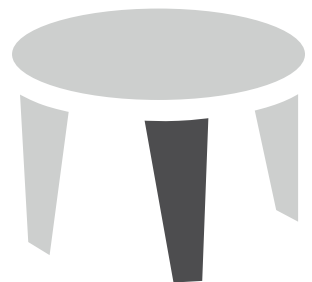
- Continuous Improvement
- Creativity and Innovation
- Customer Driven
- Data Driven
- Employee Involvement
- Excellence
- Fiscal Stewardship
- Honesty and Integrity
- Leadership
- Positive Attitude
- Respect and Dignity for One Another
- Safety and Wellness
- Teamwork



www.CityOfAmes.org

Create the Culture

- Model the Way
- Inspire a Shared Vision
- Challenge the Process
- Enable Others to Act
- Encourage the Heart

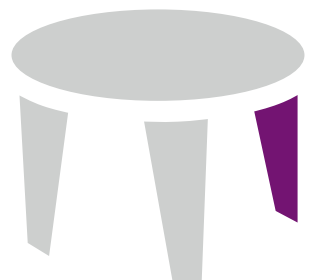


Total City Perspective

Routinely use all resources throughout the organization to provide exceptional customer service

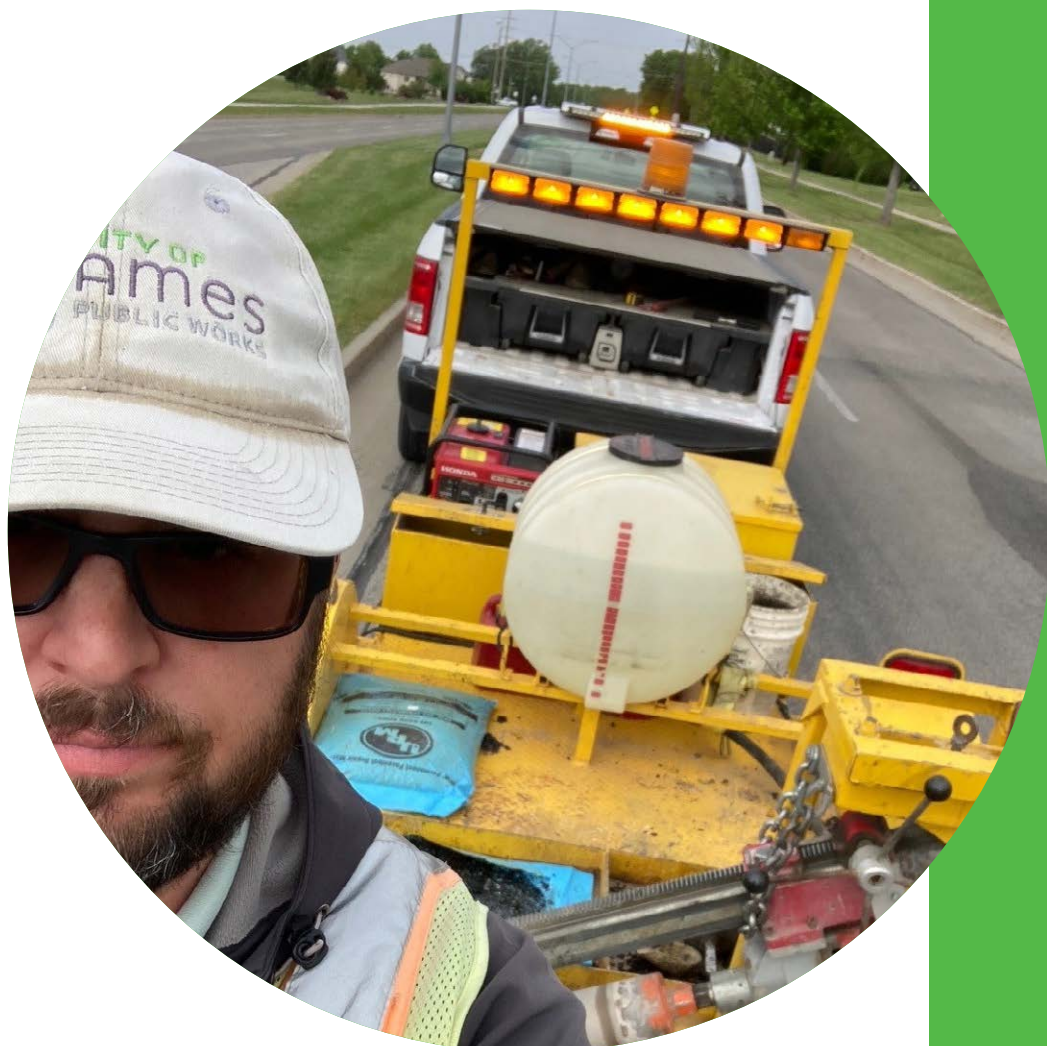
Three types of Total City Perspective

- Short duration, spontaneous, one-time need
- Coordinated “surge” to address short-term, recurring needs
- Strategic changes in providing on-going services





BENEFITS OVERVIEW



Overview & Eligibility



At City of Ames, we value our people. Our goal is to offer a rewards package that enhances you and your family's health and lifestyle. We also recognize our employees and their families each have unique needs, so we offer options in benefits so that you can choose what you need to have health and security each day.

Overview

City of Ames is proud to offer a comprehensive benefits package to eligible regular full and part time employees who work at least 20 hours per week. Benefit costs and accruals are pro-rated for employees who work 20-39 hours per week. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits and City of Ames provides other benefits at no cost to you. In addition, there are voluntary benefits with reasonable group rates that you can purchase through payroll deductions.

Group Benefit Plans Offered

- Medical & Pharmacy
- Flexible Spending Account (FSA)
- Dental
- Vision
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Voluntary Life and AD&D
- Long-Term Disability

Benefits may be added or enhanced during the plan year.

Retirement Plans Offered

- IPERS or Utility Retirement
- MFPRSI (Fire and Police Only)
- Deferred Compensation (457 plan)

Retirement Eligibility

Employee must be benefits eligible to enroll in Utility, MFPRSI and Deferred Compensation plans. IPERS depends on length of time and hours worked (see page 81 for further details).

Eligibility

You and your dependents are eligible for City of Ames benefits on the first of the month following 30 days of employment.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age, or children age 26 or older who are unmarried full-time students and continuing coverage under this plan.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 45 days.

Termination of Benefits

There can be a number of reasons for any benefit eligible employee to have their benefits terminated. Here is a list of examples:

1. The employee is no longer in an eligible employment status.
2. The employee's employment has been terminated.
3. The employee drops coverage during a qualifying event or at open enrollment.
4. The employee is retiring from the organization and is either already age 65 or will be turning 65 the immediate month after retirement.

Employees can also eliminate dependents voluntarily for qualifying events such as:

1. Marriage, divorce, birth, or death
2. Due to a court order outside of a divorce
3. When a dependent becomes ineligible due to age, student status, and or disability status
4. Any other mandated qualifying event has occurred

EMPLOYEE HR EXTRANET



In our efforts to continuously improve and support City of Ames employees with benefit communications, the Human Resources department provides everyone with an internal website called the HR ExtraNET. The HR ExtraNET is available through all City computers, your home computer with internet access and through any mobile device with an internet browser.

(<http://extranet.cityofames.org/myhr/>)

You may also access this site from the City's main website (<https://www.cityofames.org>) under Human Resources department page. The HR ExtraNET link is on the left-hand side of this page.

Signing Into the HR ExtraNET

If you are an employee provided with a City computer login, use your username (first name.last name) provided to you by your IT Department and use the same password you use to access your City email account. Contact the IT Department if you have difficulty remembering this information.

If you are a CyRide employee, or a Retiree/COBRA member, here is your ExtraNet information:

Username: extranet.user

Password: Extr@netUs3r!

The HR ExtraNET is where you can find everything HR: Benefit info, forms, and documents, open enrollment communications; Employee Handbook and Policy Library; FMLA information; Health Promotion Program, Employee Assistance Program; Workers Compensation information; Employee Development Center, and more! Check it out and get familiar with it, as most questions can be answered here.

You will also find links to Office OWA (Email), the City Website, and the Payroll Portal.



WHAT'S NEW



CITY OF
Ames™



WHAT'S NEW AND IMPORTANT FOR JULY 1, 2026?



- Premium changes for medical and vision for FY 26-27. (See page 89 under Employee Contributions for Benefits.)
- If you are adding or keeping a “spouse” on your plans for FY 26-27, you will be required to provide documentation supporting either a legal marriage or an affidavit of common law union.

Continued Important Information

- Under each of our Dental plans, “is part of Routine and Restorative Service posterior composites without alternate processing.” This means that the current limitation is being removed to place white fillings on any back teeth.
- HMO medical plan members no longer have PCP names on cards and will not receive a card per each member on your plan.
- We offer a choice in Vision plans. One is a base plan with lowered premium and updated network of providers, the other offers the One and Sun program which provides each covered adult member with a free pair of sunglasses with an annual exam.
- For Basic Child(ren) Life Insurance, you are not required to provide an “evidence of insurability” form for your newly added dependent(s). And, you only have to be enrolled in basic life coverage to purchase this coverage.
- When you buy one pair of glasses under a Vision plan, each member can receive another pair at 40% off.
- If you enroll in a Delta Dental and/or Vision plan, you can participate in the Hearing Benefit Discount.
- GeoBlue - Travel Insurance available, see page 18 for details.
- For Diabetes and Pre-Diabetes education courses, there will be an applicable co-insurance or co-pay to each service provided as a claim, depending on the plan you are enrolled and where you receive the service. Classic Blue may require you to meet your individual deductible first before applying the co-insurance.



MEDICAL BENEFITS



MEDICAL BENEFITS

Administered by Wellmark Blue Cross/Blue Shield



Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Certain preventive care, as defined by the PPACA, will be covered at \$0 member cost when received in-network under all three medical plans. For a complete list of preventive services covered at \$0 member cost, visit HealthCare.gov.

City of Ames offers you a choice of a Preferred Provider Organization (PPO) or a Health Maintenance Organization (HMO) medical plan. With the PPO, you may select where you receive your medical services. If you use in-network providers, your costs will be less. With the HMO, you must select a primary care physician (PCP). Women may select an additional Woman's Principal Healthcare Provider (WPHCP) with a referral arrangement with their PCP. With the HMO, all care must be provided or coordinated by your PCP, WPHCP or medical group.

	COA BLUE ADVANTAGE HMO	COA BLUE ALLIANCE SELECT PPO	COA CLASSIC BLUE (CLOSED PLAN)
	In-Network HMO	In-Network PPO	In-Network PPO
Lifetime Benefit Maximum	\$0	\$0	\$0
Annual Deductible	\$0	\$100 Single \$200 Family	\$200 Family \$200 Family
Annual Out-of-Pocket Maximum	\$1,000 Single \$2,000 Family	\$1,000 Single \$2,000 Family	\$1,000 Single \$2,000 Family
Coinsurance/Copay	\$10 copay	10% coinsurance	10% coinsurance

DOCTOR'S OFFICE

Primary Care or Specialist Office Visit	\$10 copay	10% coinsurance	10% coinsurance
Preventive Care (routine exams, well child care, mammograms, etc.)	\$0	\$0	\$0
Massage Therapy (limit 12 visits/yr)	\$10	10%	Not covered
Acupuncture (limit 12 visits/yr)	\$10	10%	Not covered

HOSPITAL SERVICES

Emergency Room	\$50 copay	10% coinsurance after deductible	10% coinsurance after deductible
Inpatient	\$100 copay; then 10% coinsurance	10% coinsurance after deductible	10% coinsurance after deductible
Outpatient Surgery	10% coinsurance	10% coinsurance after deductible	10% coinsurance after deductible

MENTAL HEALTH, BEHAVIORAL HEALTH, AND SUBSTANCE ABUSE

Outpatient Services	\$0	10% coinsurance	10% coinsurance
Inpatient Services Practitioner	\$0	10% coinsurance	10% coinsurance
Facility	10% coinsurance	10% coinsurance	10% coinsurance

THROUGH WELLMARK/CVS

Tier 1	\$5 copay	\$5 copay	\$5 copay
Tier 2	\$20 copay	\$20 copay	\$20 copay
Tier 3	\$35 copay	\$35 copay	\$35 copay
Tier 4	\$85 copay	\$85 copay	\$85 copay
Specialty Drugs	Same as cost-share above depending on drug category	Same as cost-share above depending on drug category	Same as cost-share above depending on drug category

*If you wish to review further details on coverage for each plan, please see the summary of Benefits and Coverage (SBC) or Summary Plan Description (SPD)

MEDICAL BENEFITS

The Importance of your annual preventive care exam



Annual preventive exams are covered at 100% under all plan options.
Haven't seen your doctor for your annual preventive exams in awhile?
Here are five reasons to schedule them now.

Prevent health problems

Annual physicals allow your doctor to review any changes that have occurred since your last visit.

Build a relationship with your doctor

The more comfortable you are with your doctor, the more likely you are to see him or her when you don't feel right; to be honest; and to follow his/her advice.

Establish baselines

Getting a routine physical will help establish baselines for your weight, blood pressure and cholesterol, which can help identify future progression or regression.

Update vaccinations

Staying up-to-date on your vaccinations (e.g. your flu and tetanus shots) is an important way to prevent illness and its consequences such as missed work.

Review and renew medication prescriptions

Reviewing your medications with your physician, including over-the-counter medications, will ensure you are treating your medical problems the best way possible and with minimal side effects.

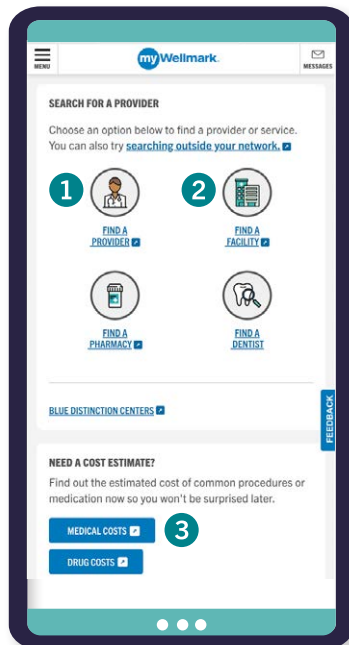
Mental health is part of medical health

Make sure to address any changes in your mental well being by utilizing your medical coverage, local resources, and the Employee Assistance Program to the fullest extent.

TO FIND A PHYSICIAN: To locate a primary care physician in-network, use the tool on www.MyWellmark.com or call 800.524.9242

Find care and costs using myWellmark®

Need an in-network health care provider, facility, or a cost estimate?
Log in to **myWellmark** for information specific to your health plan benefits.



Here's how to find the information you need using myWellmark

- Log in or register at myWellmark.com
- Click **"FIND CARE"** from the left-hand side navigation

1 Find a health care provider

You'll look under the **"SEARCH FOR A PROVIDER"** section. From there, click, **"FIND A PROVIDER"** and search by provider name or specialty. You'll get to view the list of health care providers nearby, who are in-network. You can also view patient reviews, too!

2 Find a facility

You'll look under the **"SEARCH FOR A PROVIDER"** section. From there, click, **"FIND A FACILITY"** to view the list of in-network facilities.

3 Get estimated costs for health care services

On the right-hand side of the page (desktop), you will see **"NEED A COST ESTIMATE?"** You can simply type in the name to find out the estimated cost of common procedures or medications.

Know your cost now so you won't be surprised later.





Rate and review doctors and hospitals

Choosing a health care provider is an important decision. Wellmark makes it easy for you to find helpful information.

See ratings and reviews from other Wellmark members and post your own reviews based on your experiences.

- Review doctors, nurse practitioners, physician assistants and hospitals.
- Use a star-rating system to share your overall rating of your provider's communication skills, availability, facility environment, overall experience and more.
- Keep your reviews confidential. Providers will not know if or how you rated them, but they will be able to view the overall ratings.
- Indicate whether or not you would recommend the provider to others.
- You must be a Wellmark member and verify that you received care from the provider before you can complete a review.



Find a doctor on the go!

Get the care you need, when you need it. The Wellmark mobile app helps you find the nearest doctor, urgent care or hospital within your provider network.

Download the free app today!

[Visit myWellmark.com.](https://mywellmark.com)



Not registered for myWellmark? No problem.

You must be registered to rate a provider or hospital.

Get your Wellmark ID card and get started at [myWellmark.com](https://mywellmark.com)

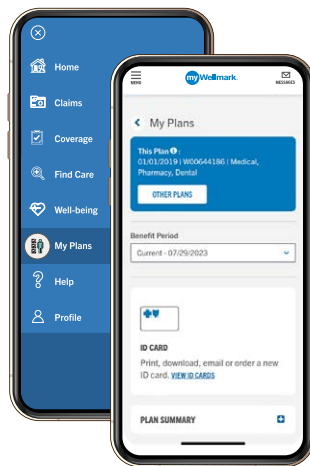


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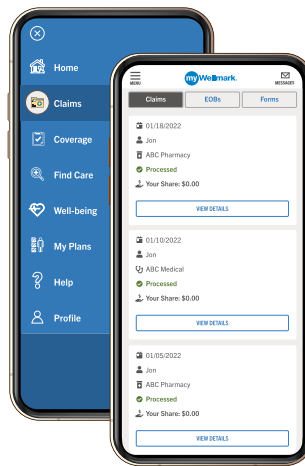
Frequently asked questions about **myWellmark®**

In need of extra help navigating **myWellmark**? Let us help you find the specific health plan information you're after.



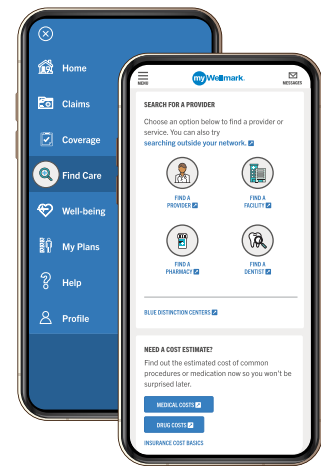
How do I print my health plan ID card?

Navigate to the menu on the left side of the myWellmark homepage. From there, select the **My Plans** tab at the top of the page. Then, follow the **View ID Cards** link. You will be redirected to a page that features a digital copy of your ID card. In the bottom right corner of your digital ID, select the button that says **Print/Save**. From there, you can print a copy of your ID.



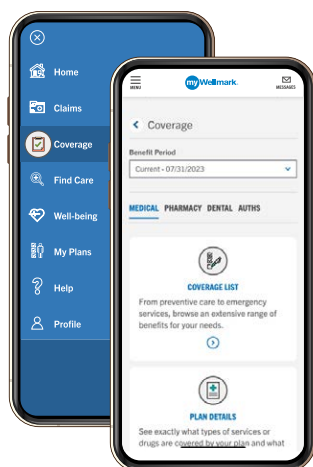
Where do I find my claims information?

Select **Latest Claims**, located on the top of the myWellmark homepage. To view past claims or more claims information, select the **Claims** tab from the menu on the left-hand side of the homepage. Here you'll find information such as all past claims, an Explanation of Benefits (EOB) and various claim forms.



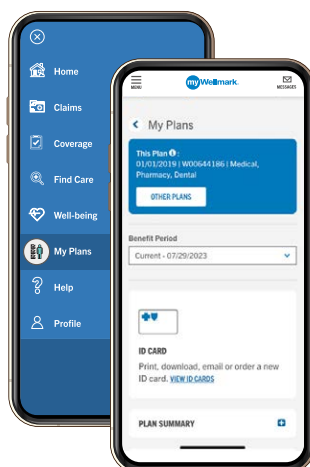
How do I find an in-network primary care provider?

From the menu on the left-hand side of the myWellmark homepage, select the **Find Care** tab. In the section labelled **Search for a Provider**, follow the **Find a Provider** link. You will be taken to Healthsparq.com. From there, you can sort health care providers by name and specialty—including primary care.



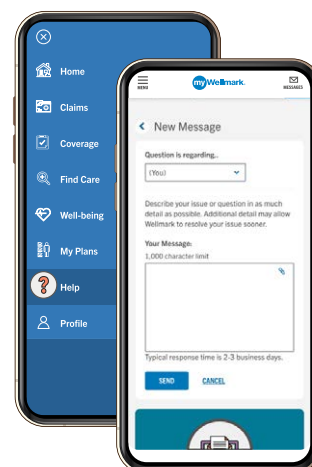
Where do I find how much of my deductible I have met for the year?

On the myWellmark homepage, scroll down to find the box labelled **Your Coverage** and follow the **View Coverage** link. From there, scroll down and select **Deductibles & Maximums**. On this page you can track your plan's deductible and out-of-pocket maximums.



How do I find my benefits information?

Choose the **My Plans** tab from the menu on the left-hand side of the **myWellmark** homepage. From there, you can navigate between and view your different plans. For more detailed information about your benefits, select the **Summary of Benefits & Coverage (SBC)** link.



Still have questions about myWellmark?

Use the **Help** tab at the bottom of the left-hand menu for further assistance. You should receive a reply within two to three business days.



Visit [Wellmark.com/TopQuestions](https://www.wellmark.com/TopQuestions) for answers to more of your coverage questions.



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When Wellmark calls SHOULD YOU ANSWER?

The answer is yes.

When you see Wellmark on your caller ID, know that a nurse or a Wellmark health support team member may be calling you to help you with your health. Several Wellmark health programs regularly place calls to members.

Health Coaching

This one-on-one support is designed to empower you with the information, tools and help you need to take charge of your health.

Case Management

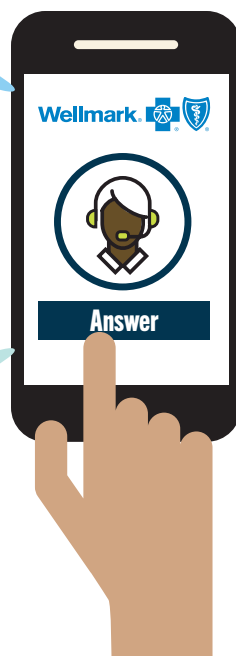
For severe, complex and chronic conditions (for example, strokes, brain injuries, complications from diabetes and others), Wellmark provides additional nurse coaching and support. We want to help coordinate care for you and overcome barriers you may be facing during your recovery. We will talk through in-home care, meal delivery or other support.

Pregnancy Support

Wellmark offers guidance and support to women throughout their pregnancy and postpartum.

Transition of Care

Wellmark's nurses will contact you for pre and post-discharge follow-up for select hospital admissions to provide education, resources and support. The purpose of these calls is to make sure you are on the path to recovery and have not experienced any new symptoms.



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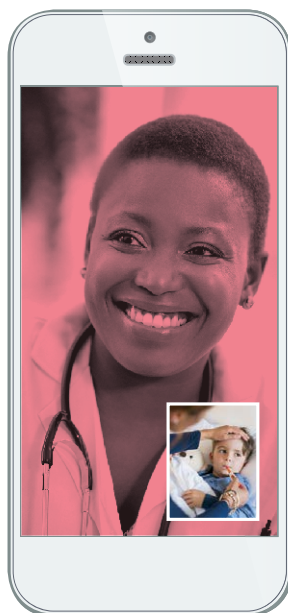
FEELING BETTER SHOULD BE EASY.

Visit a doctor on your smartphone, tablet or computer virtually anywhere, any time.



Getting started is easy.

- Download the Doctor On Demand® app or visit DoctorOnDemand.com.
- Have your Wellmark Blue Cross and Blue Shield member ID card ready.
- Create an account or sign in.



See a doctor in minutes

Getting sick is bad enough without having to get out of bed to see a doctor. With Doctor On Demand, you and your family members can connect face-to-face with a board-certified doctor on your schedule.

Get treatment for:

- Cold and flu
- Headache
- Bronchitis and sinus infections
- Pink eye
- Urinary tract infections
- Skin condition
- Sore throats
- Other conditions such as mental health (if covered by your group health plan)¹
- Allergies
- Fever

¹ Mental health treatment cost share is subject to group plan coverage. Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. For more information, call Wellmark with the number on the back of your ID card.



QUESTIONS? CALL 800-997-6196.

Callers could experience longer wait times between 10 p.m. and 6 a.m. CST or may be directed to schedule an appointment in some instances.



BON VOYAGE

When traveling with Wellmark Blue Cross and Blue Shield, your health care coverage isn't left to chance.

Your Wellmark medical coverage travels with you across the country or around the world. While you already have coverage that extends your access both inside and outside of the U.S. automatically, you also have the option to purchase additional per-trip coverage depending on your needs.

INSIDE THE U.S.	OUTSIDE THE U.S.
BlueCard® links all Blue Cross and Blue Shield plans across the country, which means your Wellmark plan travels with you.	Blue Cross Blue Shield Global® Core (BCBS Global Core) offers you a safety net when traveling abroad.
Included with a Wellmark plan	Included with a Wellmark plan
Access to 96 percent of hospitals and 92 percent of physicians across the U.S.	Access to doctors and hospitals in 190 countries and territories worldwide.
Depending on the type of plan you have, you may only be covered in emergency situations. Visit BCBS.com or call BlueCard Access® at 800-810-2583 before your trip.	Your plan benefits and coverage levels apply in the event you need care during international travel. Depending on your plan, you may only be covered if you have an emergency. Go to BCBSGlobalCore.com for more details.
Your normal plan coverage and cost share will apply.	Usually, you pay for care up front and then submit a claim for reimbursement.
In an emergency, go directly to the nearest hospital.	



Whether you're leaving home for work, school or vacation, be sure to pack your Wellmark ID card, too. It's your ticket to a peace of mind.

Level up on global coverage

Whether you have a once-in-a-lifetime trip or feel like you live out of a suitcase, you can receive convenient, concierge-level service to navigate different health systems across the globe with a **GeoBlue®** plan. Plus, you get exclusive access to:

- Multilingual, 24/7/365 support from customer service and Global Health and Safety experts.
- Elite network of English-speaking doctors.
- Comprehensive coverage includes hospitalization, doctor visits, emergency medical evacuations and prescriptions.
- Direct pay, which means no costly upfront payments for you.
- Easy-to-access mobile app and online tools to keep you informed.

Visit [Wellmark.com/GeoBlue](https://www.Wellmark.com/GeoBlue) or call 800-336-0505 for more information.

Questions? Please contact your authorized Wellmark representative.



When does Amy use her health insurance?

Every time she goes for a walk.

Most people are grateful for insurance when something bad happens. But Wellmark Blue Cross and Blue Shield members are grateful for their insurance 365 days of the year. That's because they have Blue365®. Members get exclusive discounts on wellness products and services they use all the time, like fitness trackers, eyeglasses, and athletic shoes.

SIGN UP TODAY AT [WELLMARK.COM/BLUE365](https://www.wellmark.com/blue365)



Just by being a Wellmark member, you have access to Blue365. When you sign up, you get exclusive discounts for wellness products and services you use every day.

Savings are just a click away

Register for Blue365 at [Wellmark.com/Blue365](https://www.wellmark.com/blue365). It's free and you can start saving right away. Browse the discounts and be the first to know about the latest deals to hit Blue365 through a weekly email sent right to your inbox.

Wondering what types of deals are available? Here are just a few ways you can save money while meeting your health and personal goals:



APPAREL AND FOOTWEAR. Save up to 20 percent on Reebok® shoes or 30 percent on Skechers®.



FITNESS. Get access to a network of gyms near you and virtual classes for as low as \$19.99 per month. Plus, track your health with discounted wearables from FitBit®, Garmin® and Polar®. If you'd rather work out at home, you can save up to 40 percent on bikes, rowers, and treadmills.



HEARING AND VISION. Save an average of \$1,000 on LASIK eye surgery. Or, get discounts on eyeglass and frames, and up to 60 percent off hearing aids.



HOME AND FAMILY. Get up to \$2,000 off closing costs through Rocket Mortgage®. Or, make sure your pet's health is covered with 10 percent off pet insurance.



NUTRITION. Eat well for less by saving \$200 in food purchases through Jenny Craig® or 50 percent off all Nutrisystem auto-delivery program orders.



TRAVEL. Travel for less with 20 percent off Fairmont Hotels and Resorts.

Visit [WELLMARK.COM/BLUE365](https://www.wellmark.com/blue365) for a full list of deals and discounts available to you.



Wellmark members get more

Blue365 isn't the only way you get more for being a Wellmark member. As part of your health plan, you also have access to services like:

- **myWellmark®** — one spot to discover tools and resources for getting the most out of your health care.
- **BeWell 24/7SM** — get connected with a real person who can help you with a variety of health-related concerns. Just call 844-84-BEWELL (239355).
- **Doctor On Demand®** — see a board-certified doctor from virtually anywhere using a smartphone, tablet or computer.



Register for Blue365 today!

Go to [Wellmark.com/Blue365](https://www.wellmark.com/blue365). All you need to register is a valid email address and the first three characters of your Wellmark ID number.

Blue365 is a discount program available to members who have medical coverage with Wellmark. This is not insurance.



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Doctor On Demand is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand® is a registered mark of Doctor On Demand, Inc.

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Save money and time by following these 3 easy steps



Step 1: Make sure your prescription is covered.

Register or log in to myWellmark® at myWellmark.com to find costs for your prescriptions. View details of your benefits, including your out-of-pocket costs for both retail pharmacies and mail-order service.



Step 2: Use a network pharmacy.

You can get a prescription filled just about anywhere you go. To search for a network pharmacy in your area, log in to myWellmark.com to find a pharmacy. Using a network pharmacy also means you don't have to complete any claims forms.



Step 3: Focus on true value.

Brand-name drugs are a leading driver of health care costs, even though more than half of all drugs are available in generic form. Your doctor or pharmacist can tell you if a generic drug can treat your condition. Even if a brand-name drug doesn't have a generic equivalent, a similar drug may be available as a generic.

Need help? No problem!

Wellmark has tools to help you make the most of your pharmacy benefits and prescription drug spending. Use myWellmark to make smart choices about using your prescription benefits. Register or log in at myWellmark.com today!

ACTIVITY	FUNCTION	WHERE TO FIND IT
FIND DRUG COSTS	- Shop around for the best price on prescriptions. - Compare prices at pharmacies in your area. - See low-cost generics or other drug alternatives that can save you thousands over the year.	- Click on Find Costs. - Choose Drug Costs.
FIND A PHARMACY	- Find the nearest network pharmacy in your area. - Get a map and driving directions.	- Click the Find Care tab. - Choose Find a Pharmacy.
REVIEW PHARMACY CLAIMS	- View 24 months of prescription drug claims. - Categorize and search for claims. - Run reports on your year-to-date spending to help make future health plan decisions, such as contributions to a flex plan.	- Click the Claims tab. - Under Claim Type you can select pharmacy, medical, dental, or all.
START MAIL-ORDER SERVICE	- Ask your doctor to write two prescriptions: - For an initial short-term supply (e.g., 30-days) you can fill immediately at a participating retail pharmacy. - For the maximum days' supply allowed by your plan, plus refills.	Once you get the prescriptions, go to myWellmark and click Coverage, select Pharmacy, Prescription Resources, and Start Mail-Order Service to register. You'll also find the forms you need to enroll in mail order by phone or fax.

Nearly 90 percent of Wellmark members' prescriptions are filled with generic medications. The remaining 10 percent make up 80 percent of the gross cost of all Wellmark medications.¹

¹Wellmark prescription claims data, 2022



Haven't registered for myWellmark yet? It's easy! myWellmark is your one-stop source for doctor, pharmacy and benefit tools. Register at myWellmark.com today!



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you matter.

It's OKAY NOT To Be OKAY

There are higher rates of people within the US who are experiencing anxiety and depression of All ages. Here are some local resources and benefit information to help you and your household members get through these hard times.



CITY RESOURCES

Details of these benefits are found in the Benefit Summary Guide located at the HR Extranet, under Benefits: extranet.cityofames.org/myhr



OTHER LOCAL RESOURCES

- Learn more about the services your health insurance provides you and your eligible dependents at MyWellmark.com (Login information found within the Benefit Summary Guide for members.)
- Dr on Demand may also provide other resources to visit psychologists and psychiatrists virtually, if you and your dependents are enrolled in a City Wellmark plan.
- Employee Assistance Program through EFR (800-327-4692) provides all employees and their household members 6 free sessions for each life challenging issue covered under their services.

WE GOT THIS!



24-HOUR YOUR LIFE IOWA CRISIS LINE & CICS MOBILE RESPONSE

Answered by Foundation 2 Crisis Services
855.581.8111

Call and request a Mobile Response Team for in-person crisis support services, when applicable.

Chat support is available anytime at www.YourLifelowa.org or text 855.895.8398.

A crisis is any stress or pressure that has become too great for you to cope with alone. All contacts & services are FREE & confidential.

IOWA WARM LINE • 844.775.9276

Call this number if you are struggling, but not in a crisis.



NAMI (National Alliance on Mental Illness)
NAMI Info Line - (800) 950.NAMI,
Mon - Fri, 9 am to 9 pm CST

- Suicide Prevention Lifeline
(800) 273.TALK or (800) SUICIDE
- Veterans Crisis Line
(800) 273.8255, then press 1

Questions? Contact HR at
hr@cityofames.org or 515.239.5199





PHARMACY, SPECIALTY MEDICATIONS, AND PRUDENT RX



Specialty Medications/Prescriptions with Wellmark



What is a specialty medication or drug?

- If you are getting your prescriptions from your designated pharmacy, then you DO NOT have a specialty medication.
- Under the Blue RX Complete formulary, found on www.mywellmark.com, specialty drugs will be listed as “specialty preferred, specialty non-preferred, or specialty medical”
- If your current prescribed medication is listed as a specialty drug, then you need to fill your prescription through the CVS Specialty Pharmacy (see flier on page 27).

How do I know if I have a specialty medication or drug?

- Find the listing of your drug name on the Blue RX Complete formulary. If there is a Tier 1-4 listed beside the drug name, then you DO NOT have a specialty medication or drug.
- If you see a “SP-P” or “SP-NP” under Tier AND an “S” under Edits, then you have a specialty drug that needs to be ordered through CVS Specialty Pharmacy (see flier on page 27 or see below to log in online).
- Also, see Prudent RX for further savings information and how to enroll in that program.

Prudent RX: A Specialty Medication/Drug Savings Program

Under Wellmark, Prudent RX helps you and the plan save money when you fill and refill certain prescribed medications/drugs. You can find a list of PrudentRX drugs on the same page as the BlueRX Complete formulary at www.mywellmark.com.

If your current medication/drug is on the PrudentRX list:

- You will only be able to fill your prescription through CVS Specialty Pharmacy.
- Once you contact CVS Specialty, you will be transferred to PrudentRX for setting up your new membership with this program. Only Wellmark members can set themselves up with PrudentRX.
- This program does not cost you anything to enroll. However, if you neglect to enroll, you will be charged 30% of the full cost of the PrudentRX listed medication/drug when you go to fill. (See the Prudent RX flier for further details on pages 26.)
- Drugs listed on the Blue RX Complete formulary that have an “SP-M” under the Tier, are not eligible for PrudentRX. However, these are still needing to be purchased through CVS Specialty Pharmacy.

CVS Specialty Pharmacy Enrollment Online

Enroll online by going to the website: www.cvsspecialty.com

This will bring up the CVS Specialty website and you can access the link “New CVS Specialty” to start the process.



Reduce out-of-pocket costs on your specialty medications

We're introducing an innovative way to help you save

Your specialty prescription benefit plan may look a little different next year.

Here's what's new

CVS Caremark® has collaborated with PrudentRx exclusively for a program that may help save you money when you fill eligible specialty medications.*

How it works

A PrudentRx trained member advocate will be able to assist you through a high-touch, proactive engagement process to facilitate enrollment and help you obtain non-need based manufacturer assistance where applicable.** Participating members will have a **\$0 out-of-pocket** cost on eligible specialty medications!†

How to get started

Your enrollment in the program will begin automatically, but additional steps may be needed.†† You can choose to opt-out at any time.‡

We'll send more information before we make this plan change. In the meantime, you can continue to fill your prescriptions as usual.



*Due to limitations that exist within various external pharmacy systems, implementing the PrudentRx solution on high-deductible health plans (HDHPs) with health savings accounts (HSAs) will be limited to only those medications included on the client's specialty drug list and dispensed by CVS Specialty® and will not include limited distribution drugs.

**Not all specialty prescriptions offer manufacturer assistance. Eligibility for third-party copay assistance program is dependent on the applicable terms and conditions required by that particular program and are subject to change. Copay assistance program may not be used with any Federal health care program.

†Participating members enrolled in an HDHP with HSA must fully satisfy their deductible before they are eligible for a final \$0 out-of-pocket cost, unless the member has been prescribed a medication that qualifies as "preventive care" under the Internal Revenue Code, which is administered and enforced by the Internal Revenue Service.

††Some manufacturers require you to sign up to obtain copay assistance that they provide for their medications – in that case, you must call PrudentRx to participate in the copay assistance for that medication. PrudentRx will also contact you if you are required to enroll in the copay assistance for any medication that you take.

‡If you choose to opt out of the program or if you do not affirmatively enroll in any copay assistance as required by a manufacturer, you will be responsible for 30 percent of the cost of your specialty medications.

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Enroll with CVS Specialty®

Convenient and cost-effective access to your specialty drugs

Wellmark® Blue Cross® and Blue Shield® understands that when you have a chronic or complex disease, having a convenient way to access your specialty drugs is important. That's why we offer CVS Specialty to provide competitive rates and professional expertise you can trust.

There are three ways to get started with CVS Specialty:



CALL THE PHARMACY

- Call 800-237-2767.
- Identify yourself as a Wellmark Blue Cross and Blue Shield member.
- A representative will collect your information and contact your physician to obtain a new prescription.



ENROLL ONLINE

- Go to [Wellmark.com/Specialty](https://www.wellmark.com/specialty).
- Click the "create a patient account to enroll" link under CVS/Caremark to begin the process.
- If your prescription has a copay assistance program, you may need to call the drug manufacturer to enroll.



ASK YOUR DOCTOR

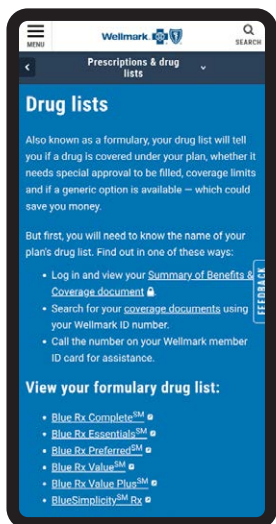
- Ask your physician to fax a completed enrollment form, found at [CVSSpecialty.com](https://www.cvspecialty.com), to 800-323-2445.
- A representative will contact you for any information needed to complete the order.

Where do I get my specialty drugs?

Once you enroll with CVS Specialty, your prescription can be delivered directly to you at home or work, or you may pick it up at a CVS pharmacy near you. With CVS Specialty, you can:

- Refill prescriptions and check order status from your computer or phone.
- Pick up prescriptions locally or have them shipped to you.
- Talk to your CareTeam, led by pharmacists and nurses, who can assist with managing side effects, checking dosage and medication schedules and helping to answer all your questions.
- Access injection training, home infusion and other services.
- Receive help with third-party copay assistance programs, if available, which may lower your out-of-pocket costs.

PLEASE NOTE: You may experience longer claims processing for specialty drugs, which could cause your out-of-pocket accumulations to appear inflated while your claim is being processed.



How do I know if I take a specialty drug?

Specialty drugs are prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C and hemophilia.

If you are unsure whether your prescription falls into the “specialty drug” category, simply:

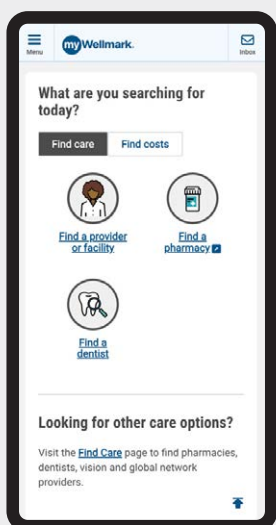
1. Go to [Wellmark.com/Prescriptions](https://www.wellmark.com/Prescriptions)

2. Click on the name of your formulary to search the Wellmark Drug List.

3. Select your plan name.

Note: If you don't know your formulary name, you can find it by logging in to myWellmark® and viewing your Coverage Manual or Summary of Benefits and Coverage (SBC), or by calling the Customer Service number on the back of your Wellmark ID card

4. Search the drug by name.



Get more from your health plan

Check claims details, view health care spending, find an in-network doctor, use tools to understand your benefits and more. It's all available with myWellmark, your one-stop source for personalized health care information.

Plus, get the most out of your prescription drug benefits:

- Find the name of your prescription drug plan
- Find what drugs are covered, their tier and the cost to you
- Find in-network pharmacies
- View your prescription history and more



Haven't registered yet? it's easy! Go to [myWellmark.com](https://www.wellmark.com) to get started.



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CVS Caremark® is a registered trademark of CVS Health Corp., an independent company that provides pharmacy services on behalf of Wellmark Blue Cross and Blue Shield. This website contains references to brand-name prescription drugs that are trademarks or register trademarks of pharmaceutical manufacturers not affiliated with CVS/caremark.



FLEXIBLE SPENDING ACCOUNTS (FSAs)



Flexible Spending Account (FSA)

Administered by P&A Group effective January 1, 2027



Flexible Spending Accounts (FSAs) allow you to set aside pre-tax payroll dollars to pay for eligible medical or dependent care expenses.

Why fund an FSA?

By having pre-tax deductions made from your regular paychecks, you will be able to put money into a flexible spending account (FSA). You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.)

Healthcare FSA

The money in your healthcare FSA can be used to pay for qualified medical costs, such as;

- Copayments
- Co-insurance
- Prescriptions
- Dental expenses
- Vision expenses

Healthcare FSA funding limits

For 2027, contributions are limited to \$100 - \$3,400. This amount will be updated as the IRS makes their announcement to upcoming year maximum changes.

Up to \$680 of unused funds remaining at the end of 2026 may be carried over into 2027 if you enroll for 2027.

Dependent Care FSA

A Dependent Care Flexible Spending Account (DCFSA) can be used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder daycare.

With the Dependent Care FSA, you are allowed to set aside \$100 to \$7,500 to pay for child or elder care expenses on a pre-tax basis.

- Eligible dependents include children younger than the age of 13 and dependents of any age who are incapable of caring for themselves.

Any unused funds remaining at the end of the calendar year will be forfeited.

Eligible expenses in a DCFSA

Examples of eligible dependent care expenses include:

- In-Home Baby-Sitting Services (not by an individual you claim as a dependent)
- Care of a Preschool Child by a Licensed Nursery or Day Care Provider
- Before- and After-School Care
- Day Camp
- In-House Dependent Day Care

**Enrollment for calendar year 2027 will
take place in November 2-20, 2026.**

Please see your FSA and Cafeteria 125 Summary Plan Description on the Employee Benefits page under Human Resources at www.CityOfAmes.org

For more information regarding eligible expenses, please review IRS Publication 502/503 at www.irs.gov or ask your employer for a copy of your Summary Plan Description (SPD).

Introducing P&A Group, Your New FSA Vendor



Welcome, City of Ames!

Effective January 1, 2027, P&A Group will be the new provider of your Flexible Spending Account (FSA) benefit. Below is a helpful resource to guide you during the transition from your current vendor, TASC, to P&A Group. If you have any questions about your plan, please contact P&A Group's Participant Support Center.

We look forward to serving you!

2026 FSA Claims

FSA claims for your 2026 plan must be submitted to your current administrator, TASC, for processing. Please note P&A cannot process claims for the 2026 plan year. Here are important deadlines to keep in mind for your 2026 account:

- **December 31, 2026**, is the last day you can use your current TASC debit card.
- **February 28, 2027**, is your FSA run-out period, which is the deadline to submit claims for reimbursement from your 2026 FSA. Expenses must be incurred between January 1, 2026 - December 31, 2026.
- If you have a carryover balance, the carryover funds will be available in your P&A FSA after the run-out period. **Please note you will need to make a new plan year election for 2027 in order to have your carry over funds available.**

New P&A Benefits Card for 2026-2027

You will receive a new P&A Group Benefits Card at your home mailing address. The card will arrive in a plain white envelope, so please be careful not to discard it. After January 1, 2027, you can order additional cards for your spouse and other eligible dependents at no charge by:



1. Logging into your account at www.padmin.com.
2. Contacting P&A Group's Participant Support Center by phone at (716) 852-2611 or by webchat at www.padmin.com/contact.

2026-2027 Benefits Summary

HEALTH FSA

Covers the cost of medical, dental, and vision expenses incurred by you and your eligible dependent(s).

Minimum annual election: \$100

Maximum annual election \$3,400.

Sample eligible expenses include:

- Co-pays
- Deductibles
- Dental work
- Eyeglasses
- Over-the-counter medications
- Prescriptions



CHILD DAY CARE/ELDER DAY CARE FSA

Covers the amount you pay for daycare or senior care so that you (and your spouse) can work or look for work. Your child must be under age 13 or your dependent must be unable to care for himself or herself. Maximum annual election: up to \$7,500 if single; up to \$3,750 if married and filing separately.

Sample eligible expenses include:

- Before and after-school programs
- Child care centers
- Nursery schools
- Senior daycare/eldercare
- Summer day camps

P&A Participant Support Center

For help with your 2027 account, please contact P&A's Participant Support Center via online webchat or phone.

PH: (716) 852-2611 | **WEB:** padmin.com

HRS: Monday - Friday, 8:30 a.m. - 10:00 p.m. EST

Flexible Spending Account



City of Ames

RULES TO REMEMBER

PLAN YEAR

January 1, 2027 - December 31, 2027

HEALTH FSA CARRY FORWARD

An employer-chosen provision allowing up to a maximum of \$680 of unused Health FSA funds to roll over into the next plan year.

RUN-OUT PERIOD

You have until February 28, 2028, to submit claims for expenses incurred during the plan year.

USE OR LOSE RULE

Unused Dependent Care Account balances or any amount over \$680 in the Health FSA will not rollover. Remember, only contribute money you are confident you will use to pay for qualified expenses during the plan year.

Reminder

Over-the-counter (OTC) medications are reimbursable under Flexible Spending Accounts without requiring a prescription or completing a Letter of Medical Necessity Form. Menstrual care products are also now reimbursable as eligible expenses, including tampons and pads.

FSA CALCULATOR

Estimate your savings when you enroll in an FSA. Click [here](#) to access the calculator or visit [padmin.com/tools/fsa-calculator/](#).

WHAT IS A FLEXIBLE SPENDING ACCOUNT?

A Flexible Spending Account (FSA) allows you to set aside a portion of your pay pre-tax to use for medical, dental, vision, and child care/elder care expenses that are not covered by insurance, or only partially covered. Because it is deducted from your pay before taxes, you can save up to 30% on your expenses (depending on your tax bracket)!

Estimate how much you usually spend on these types of expenses in a year and set aside that dollar amount into your FSA.

PLEASE NOTE: You do not need to be enrolled in your company's health insurance plan in order to participate in an FSA.



ACCOUNTS AVAILABLE

Health FSA

Covers the cost of medical, dental, and vision expenses incurred by you and/or your eligible dependent(s). Eligible expenses include deductibles, copays, prescriptions, eyeglasses, dental work, over-the-counter (OTC) medications and menstrual care products.

Minimum election amount: \$100 | Maximum election amount: \$3,400

Dependent Care FSA

Covers expenses for daycare centers, babysitters, after-school programs, day camp programs and eldercare facilities. ***This account does NOT reimburse medical expenses for your dependent(s). It is for qualified daycare expenses only.***

Maximum election amount: \$7,500 (\$3,750 if married and filing separately)

[www.padmin.com](#) | (716) 852-2611

Flexible Spending Account



P&A BENEFITS CARD

Your employer offers a Benefits MasterCard for employees who participate in the plan. The Benefits MasterCard works like a debit card. When you incur an eligible expense, use your card at the point-of-service and the expense will automatically be deducted from your FSA balance. If you are unable to use your Benefits Card, you can still be reimbursed for all eligible expenses. Save your receipt and submit a claim to P&A Group using one of the methods below. For all purchases, we encourage you to save your receipts in case documentation is requested. A new card will be mailed to your home mailing address prior to the card expiring.

NOTE: This card cannot be used at an ATM machine to withdraw cash.



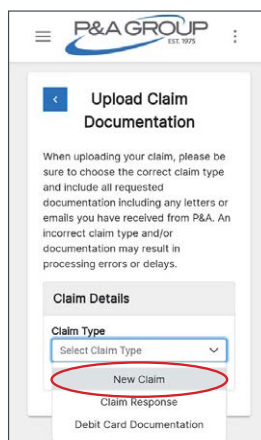
CLAIM SUBMISSION OPTIONS

Download P&A Group's Mobile App

Download P&A MyBenefits mobile app and log into your account. Go to the menu and tap **Upload Claim/Documentation** to submit your claims.

Upload a Claim

Submit claims through P&A's website www.padmin.com by logging into your P&A account. Select **Upload Claim/Documentation** under **Member Tools**.



P&A MyBenefits Mobile App

Fax or Mail a Paper Claim

Complete a claim form and fax or mail it to P&A Group. Claim forms are available in your account at www.padmin.com.

FAX: (877) 855-7105 | **MAIL:** P&A Group, 6400 Main Street, Suite 210 Williamsville, NY 14221

When submitting a claim, make sure to include proof of service/documentation (itemized receipt, etc).

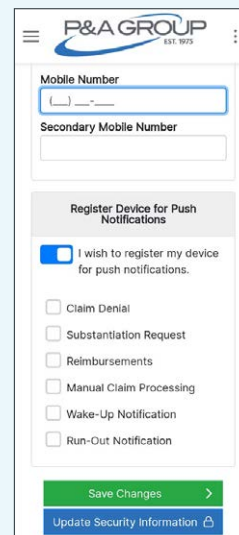
MOBILE APP

Ready to manage your account from the palm of your hand? Just search "P&A Group MyBenefits" on the App Store or Google Play to download it today!



- ✓ Register for account alerts
- ✓ Submit claims
- ✓ Order a Benefits Card
- ✓ Check your account balance & more!

Opt-in to get account alerts



QUESTIONS?

HRS: Monday - Friday
8:30 a.m. - 10:00 p.m. EST.

PH: (716) 852-2611

WEB: www.padmin.com

MAIL: 6400 Main Street
Suite 210
Williamsville, NY 14221

www.padmin.com

SAMPLE ELIGIBLE EXPENSES FOR SPENDING ACCOUNT REIMBURSEMENTS

Medical, Dental & Vision Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance hire
- Artificial teeth/dentures
- Birth control
- Braces
- Braille-books and magazines
- Breast pumps and lactation supplies
- Chiropractors
- Christian Science Practitioners' fees
- Co-insurance amount you pay
- Co-pay amount you pay
- Contact lenses and eyeglasses, PLUS eye examination
- Contact lens solutions
- Cosmetic surgery (due to illness or injury only)
- Cost of operations and related treatments
- Crutches
- Deductible medical coverage amounts you pay
- Dental fees
- Drug (by prescription) and medical supplies
- Fee for practical nurse
- Fees for healing services
- Handicapped persons' special schools
- Hearing devices and batteries
- Home improvements motivated by medical considerations
- Hospital bills
- Incontinence products
- Insulin
- Laboratory fees
- Lead-base paint removal (for children with lead poisoning)
- Medical information plan
- Mentally handicapped persons cost of special home care
- Nurses fees (including nurses' board and social security tax paid by you)
- Obstetrical expenses
- Operations
- Orthopedic shoes
- Oxygen
- Physical fees
- Physician recommended swimming pool or spa equipment costs

- (restricted by IRS regulations)
- Psychiatrists' and psychologists' fees
 - Radial keratotomy and Lasik eye surgery
 - Roling therapy
 - Routine physical & other non-diagnostic services or treatments
 - School tuition for the handicapped
 - Seeing-eye dog and maintenance
 - Smoking cessation programs
 - Special diets required by illness or allergy
 - Special education for the blind
 - Special plumbing for handicapped
 - Sterilization (i.e., tubal ligation, vasectomy)
 - Surgical fees
 - Telephone, special for hearing impaired
 - Television audio display equipment for hearing impaired
 - Therapeutic care for drug and alcohol addiction
 - Therapy treatments
 - Transportation expenses primarily in the rendering of medical services
 - Weight loss program (if prescribed by physician to treat existing disease)
 - Wheelchair
 - X-rays

Over-the-Counter Medications

Please note that all over-the-counter medications will require a prescription.
(Sample List)

- Cold medicines, tablets, syrups, cough drops & lozenges
- Analgesics, fever reducers, pain reducers like aspirin, ibuprofen, acetaminophen
- Antacids and heartburn relief
- Stomach & Digestive relief items
- Laxatives
- Eye drops and lubricants
- Motion sickness patches and pills
- First Aid creams
- Arthritis pain relieving creams
- Antibiotic ointments
- Anti-itch creams and hydrocortisone creams
- Allergy medication, nasal sprays
- Athlete's foot treatment, anti-fungal creams
- Wart removal medication

- Diabetes supplies, glucose monitoring
- Urinary pain relief medication
- Smoking cessation patches, gum
- Feminine care related to treatment of vaginal infections
- Tooth and mouth pain relief medication
- Shampoo for treatment of lice, psoriasis
- Pregnancy tests
- Diaper rash ointment

Dependent Care Expenses

- Babysitters
 - Daycare centers
 - Nursery schools
 - After-school programs
 - Day camp
 - Eldercare
- (Overnight camps are NOT eligible)*

Individual Health and/or Disability Expenses

- Individual dental/vision/accident coverage
- Individual disability premiums

Adoption Assistance Expenses

- Reasonable & necessary adoption fees
- Court costs
- Attorney's fees
- Travel expenses

Common Expenses NOT Eligible for Reimbursement:

- Cosmetic procedures**
- Hair products**
- Vitamins**
- Nutritional supplements**
- Gym equipment and membership**

***These items are only eligible if they are used to treat a medical condition. Proper physician documentation will be required.*

Expense eligibility is subject to change. If you are unsure if an expense is eligible for reimbursement, please call P&A Group at [800] 688-2611. Business hours are Monday through Friday 8:30 a.m. to 8:00 p.m. EST.

HEALTH CARE REFORM AND ITS IMPACT ON YOUR FSA

In March of 2010 President Obama signed the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010. This new law changes the way participants can use their Health Flexible Spending Account. Starting January 1, 2011, over-the-counter medicines will only be reimbursable if submitted with a doctor's prescription. Examples of medicines that would require a doctor's prescription for reimbursement would include pain medications (aspirin, acetaminophen, ibuprofen, etc), ant-acids and anti-fungal medications. Below is a brief list that outlines expenses that require a doctor's prescription.

SAMPLE ELIGIBLE EXPENSES WITH A DOCTOR'S PRESCRIPTION INCLUDE:

Cold medicines, tablets, syrups, cough drops and lozenges	Laxatives
Analgesics, such as aspirin, ibuprofen and acetaminophen	Eye drops and lubricants
Motion sickness patches and pills	Heartburn relief and antacids
First Aid creams	Stomach & digestive relief items
Arthritis pain relieving creams	Anti-itch creams and hydrocortisone creams
Antibiotic ointments	Athlete's foot treatment, anti-fungal creams
Allergy medication, nasal sprays	

This is not a complete list.

SAMPLE ELIGIBLE EXPENSES WITHOUT A DOCTOR'S PRESCRIPTION INCLUDE:

Band aids	Elastic bandages & wraps
Catheters	First aid supplies
Condoms	Insulin & diabetic supplies
Contact lens supplies & solutions	Ostomy products
Denture Adhesives	Reading glasses
Diagnostic tests & monitors	Wheelchairs, walkers, canes

This is not a complete list.

See how you can purchase these expenses with our online pharmacy!



DENTAL BENEFITS



DENTAL BENEFITS

Administered by Delta Dental



Great dental care can contribute to great overall health. As many as 120 systemic diseases can be visible in your mouth. Research shows that people who have regular dental care have lower healthcare cost burdens—thanks to prevention and early detection.

Employees who enroll in a City of Ames medical plan are eligible to enroll in a City of Ames dental plan.

SERVICES	PLAN 1	PLAN 2
ANNUAL DEDUCTIBLE	\$50 PER PERSON; \$150 PER FAMILY	\$50 PER PERSON; \$150 PER FAMILY
ANNUAL BENEFIT MAXIMUM	\$1,250	\$1,250
PREVENTIVE DENTAL SERVICES	100%	100%
BASIC DENTAL SERVICES	80%	80%
MAJOR DENTAL SERVICES	50%	50%
ORTHODONTIA SERVICES (COVERED TO AGE 19)	NOT COVERED	50% TO \$1,500 LIFETIME MAXIMUM
CHECK UP PLUS PREVENTIVE SERVICES (NOT APPLIED TOWARDS ANNUAL MAXIMUM)	INCLUDED	INCLUDED

TO FIND A DENTIST:

To locate a primary care physician in-network,
use the tool on
www.deltadentalia.com or call 800.544.0718

Oral Health Factoids

Dental Wisdom from
Delta Dental of Iowa

DID YOU KNOW?

- More than 120 signs and symptoms of disease can be diagnosed through a routine oral exam.¹
- For every \$1 invested in water fluoridation in the U.S., \$38 in dental costs is saved.²
- Among adults, more than 164 million work hours are lost each year because of dental problems.³

BRUSHING AND FLOSSING BASICS

- **Get Your Mouth in Order.** Flossing first — before you brush — loosens lodged particles, allowing fluoride in toothpaste to reach crevices between the teeth and gums.
- **Dental Care By the Numbers.** For floss — 18 inches is ideal. Toothpaste — a pea-sized dollop will do just fine. As for brushing time — a full two to three minutes, twice daily.
- **Toothbrushes are Like Oil Changes.** Get a new one every three months or sooner if brush bristles are worn.

MAINTAINING A HEALTHY SMILE

Beyond just brushing and flossing, you can help protect your overall oral health a number of ways.

- **Use Fluoride.** Drink fluoridated water and use fluoride

toothpaste to protect against dental decay.

- **Avoid Tobacco.** In addition to the general health risks, smokers have seven times the risk of developing gum disease compared to non-smokers.
- **Limit Alcohol Intake.** Heavy use of alcohol poses a risk factor for oral and throat cancers.
- **Eat Wisely.** Avoiding sugars and starches when snacking applies to adults and children. Limit the number of snacks eaten throughout the day.
- **Visit the Dentist Regularly.** Check-ups can detect early signs of oral health problems and can lead to treatments that will prevent further damage and in some cases reverse the problem.
- **Watch Your Sugar.** When choosing a beverage, limit the amount of sugar by diluting sports drinks and juices with water. Also look for sugarfree gum with xylitol.

¹Steven L. Bricker, Robert P. Langlais and Craig S. Miller, Oral Diagnosis, Oral Medicine and Treatment Planning, 1994. ²Centers for Disease Control and Prevention, 2016. ³American Dental Education Association, 2001.

For more oral health tips, visit deltadentalia.com.



CheckUp PlusSM

Get the most out of your annual maximum

Now there are no excuses for not seeing a dentist.

CheckUp Plus encourages you to use preventive services while allowing you to get the most out of your annual benefit maximum. That's because diagnostic and preventive dental services do not count toward your annual benefit maximum.

CheckUp Plus helps:

- Promote regular visits to the dentist for exams, X-rays and cleanings — which can improve your overall health.
- Save on costs over the long-term because preventive care can help reduce the need for more expensive dental services.



WHAT SERVICES ARE INCLUDED*?

- Exams
- Routine X-rays
- Cleanings
- Sealants
(for eligible children under age 15)
- Fluoride applications
(for eligible children under age 19)

BENEFITS WITHOUT CHECKUP PLUS

Example assumes two routine checkups (2 exams, X-rays, 2 cleanings), covered at 100% and \$1,000 Annual Benefit Maximum.

Delta Dental Pays	Member Pays	Annual Benefit Maximum Remaining
\$350	\$0	\$650 (\$1,000 minus \$350)

BENEFITS WITH CHECKUP PLUS

Example assumes two routine checkups (2 exams, X-rays, 2 cleanings), covered at 100% and \$1,000 Annual Benefit Maximum.

Delta Dental Pays	Member Pays	Annual Benefit Maximum Remaining
\$350	\$0	\$1,000

Plan benefit and dentist charges vary.

* Benefits may vary, please see your Benefits Certificate for plan details.

Additional benefits for special needs

Oral health care can be overwhelming for members with special health care needs. That's why your Delta Dental of Iowa dental benefits plan automatically offers a Special Health Care Needs benefit to help remove barriers to care for your eligible covered members at no additional cost.

What is a special health care need?

Special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive or emotional impairment or limiting condition that requires medical management, health care intervention and/or use of specialized services or programs.

The condition may be congenital, developmental, or acquired through disease, trauma or environmental cause, and may impose limitations in performing daily self-maintenance activities or substantial limitations in a major life activity.

Who qualifies?

Covered members with a qualifying special health care need are eligible for this benefit. There is no age limit.

What's included?

- Consultations that can be helpful prior to the first treatment
- Unlimited exams for any patient deemed to have special health care needs by their provider
- Up to four total cleanings per calendar year
- Coverage for anesthesia/sedation and silver diamine fluoride

What's the cost?

There is no additional cost.

How is the benefit administered?

Eligible members should let their dental provider know that their Delta Dental plan includes the Special Health Care Needs Benefit and that they have a qualifying special health care need.



Contact your agent, visit deltadentalia.com or call Delta Dental at 877-423-3582 to learn more.

YOUR BENEFIT

INFORMATION AT YOUR FINGERTIPS



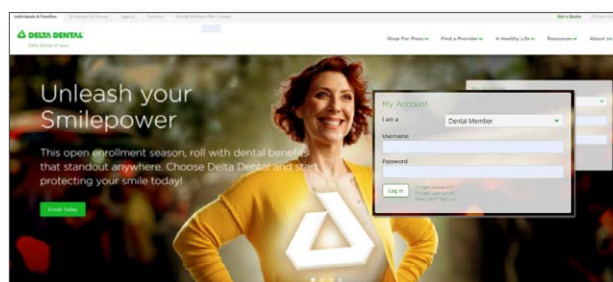
Get Started Today!

Make the most of your dental and/or vision benefits with Delta Dental of Iowa's online Member Connection. Sign up today at www.deltadentalia.com to:

- Print an ID card
- View claim details and status
- Find a provider
- Find eligibility and benefit information
- Access an explanation of benefits (dental only)

To register for Member Connection:

- 1 Go to www.deltadentalia.com and select "New user? Sign up." in the "My Account" box on the right side of the homepage.
- 2 Complete the online registration.
- 3 Create a username and password, enter your email, create a challenge question and then click on "Register User."
- 4 Once your account has been created, be sure to go back to www.deltadentalia.com to log-in and view your complete account information.



Helpful tips when registering:

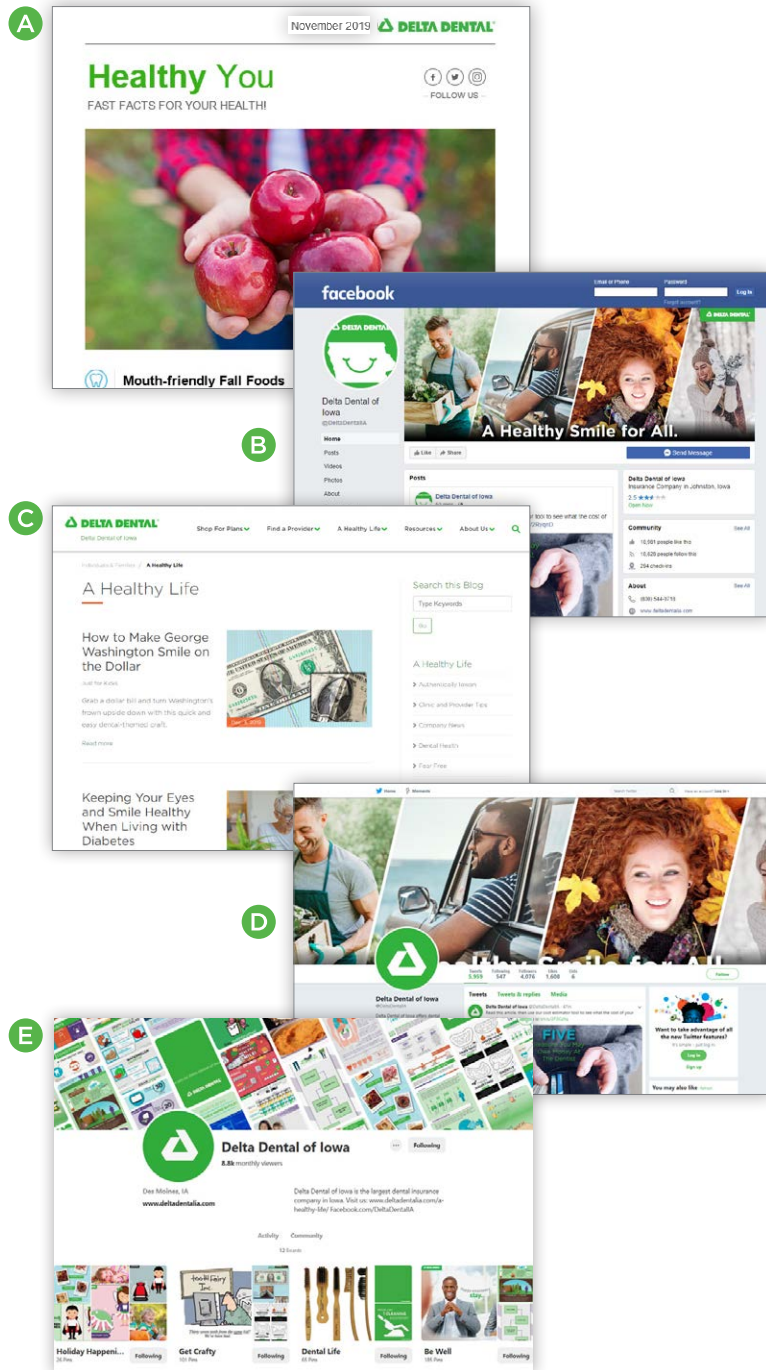
- Enter first and last name for the primary subscriber (exactly as your employer entered it during enrollment; e.g., "Bob" may be "Robert")
- Enter assigned subscriber ID or Social Security number (enter the nine digit number with no dashes or leading zeros)

TO REGISTER FOR MEMBER CONNECTION

Visit deltadentalia.com

Connect with Delta Dental of Iowa

At Delta Dental of Iowa, we provide several free oral and vision health resources for our members in a variety of formats.



A Healthy You eNewsletter

deltadentalia.com/newsletter

Sign up to receive relevant dental and vision wellness information in your inbox each month.

B Facebook

facebook.com/deltadentalia

“Like” our Facebook page for upcoming events, photos from events, helpful oral and vision health articles, contests and more!

C Delta Dental Blog

deltadentalia.com/a-healthy-life

Our blog is regularly updated with short articles and tips to help you keep your smile and eyes healthy. You can browse by topic or keyword, and subscribe to receive email updates when new articles have been posted.

D Twitter

twitter.com/deltadentalia

Follow us for regular tweets on oral and vision health care, helpful tips, links to articles about dental and vision care and contests for fans and followers.

E Pinterest

pinterest.com/deltadentalia

Follow our Pinterest board to see the latest tips on improving oral and vision health and view new product information.



Delta Dental of Iowa 9000 Northpark Drive | Johnston, IA 50131 800-544-0718 deltadentalia.com



Delta Dental of Iowa Enhanced Benefits Program

Your dental plan includes Delta Dental of Iowa's Enhanced Benefits Program, which links medical conditions and dental benefits. This benefit offers additional oral health services to members with the following conditions:

Cancer, Chemotherapy and/or Radiation – A common side effect of head and neck radiation is an increase in cavities. The National Institute of Dental and Craniofacial Research recommends fluoride treatment and the use of prescription-strength fluoride toothpaste for those undergoing this treatment.

Diabetes – Studies have shown in cases where diabetes is poorly controlled, patients who receive additional cleanings may see better-controlled glucose levels. Research has also confirmed that diabetes worsens with periodontal disease, and it strongly suggests that severe periodontal disease increases the severity of diabetes.

High-Risk Cardiac Conditions – By maintaining good oral health, individuals may reduce harmful inflammation in the body, which has been shown to reduce the risk of cardiovascular disease. The following conditions are eligible for benefits: a history of infective endocarditis; certain congenital heart defects; individuals with artificial heart valves; heart valve defects caused by acquired conditions; hypertrophic cardiomyopathy; individuals with pulmonary shunts or conduits; and mitral valve prolapse with regurgitation (blood leakage).

Kidney Failure or Dialysis – Dental infections increase the risk of systemic infection in people with kidney disease, and systemic infection increases the risk of serious side effects. Additional cleanings can reduce the buildup of bacteria in the mouth and help lower the risk of bacteria that will enter the bloodstream, create infection and further compromise their health.

Periodontal (Gum) Disease – For enrollees with a history of susceptibility to periodontal diseases or periodontal surgery, periodontal maintenance needs to be conducted at more frequent intervals than the traditional two cleanings per year. The additional cleanings are not only more economical than periodontal surgery, but also help maintain overall health and reduce tooth loss.

Pregnancy – Clinical studies of pregnant women with periodontal disease strongly suggest that more frequent professional teeth cleanings will benefit the health of both the baby and the mother.

Suppressed Immune Systems – With extra cleanings, patients that are HIV positive or have organ failure may reduce the buildup of bacteria in the mouth that may enter the bloodstream, create infection and further compromise their health.

Enhanced Dental Benefits by Health Condition

	Cleanings	Fluoride Application*
Cancer-Related Chemotherapy and/or Radiation	4 cleanings per year	Fluoride Application
Diabetes	4 cleanings per year	
High-Risk Cardiac Conditions	4 cleanings per year	
Kidney Failure or Dialysis	4 cleanings per year	
Periodontal (Gum) Disease	4 cleanings per year	Fluoride Application
Pregnancy	1 additional cleaning	
Suppressed Immune Systems	4 cleanings per year	Fluoride Application

* Coverage for services will be at the group-contracted benefit level, with the additional frequency allowance being the only change. There are no age requirements and the patient may be the subscriber, spouse or other covered dependent. Fluoride will only apply if this is a covered benefit under the group's dental plan.

For complete details of the coverage, including exclusions, limitations and out-of-network coverage, call 877-423-3582 or visit www.deltadentalia.com.

How to sign up for the Enhanced Benefits Program

To receive the additional dental benefits, you must enroll in the Enhanced Benefits Program.

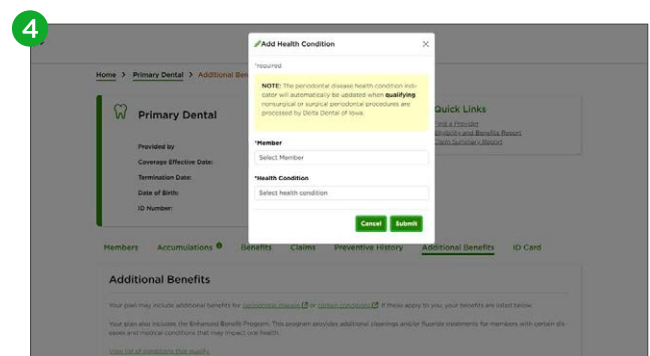
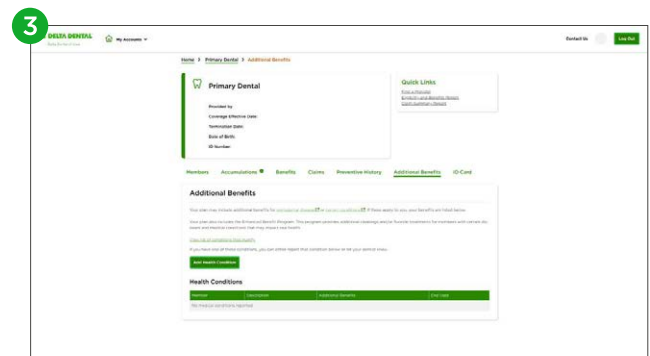
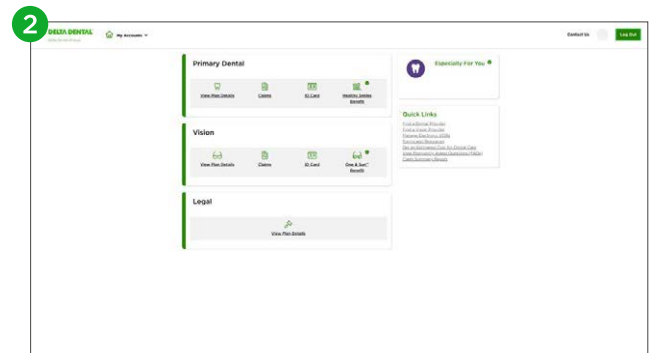
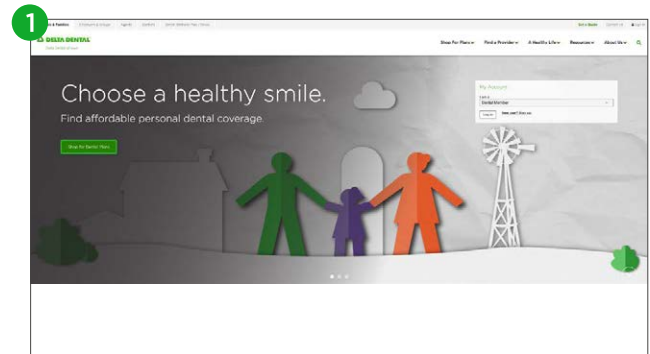
To enroll online:

- 1 Go to Delta Dental of Iowa's member website at deltadentalia.com and sign in to Member Connection. (You must be a registered user of Member Connection to enroll in the Enhanced Benefits Program.)
- 2 After you have successfully signed in, click on "View Plan Details" in the Primary Dental section.
- 3 Choose the "Additional Benefits" tab and click on "Add Health Condition."
- 4 Select the member and the applicable medical condition and click "Submit." You and/or your dependents will be immediately eligible for the Enhanced Benefits Program.

Please note: The periodontal disease health condition indicator will automatically be updated when nonsurgical or surgical periodontal procedures are processed by Delta Dental of Iowa.

You can also enroll in the Enhanced Benefits Program by asking your dentist to notify Delta Dental of your condition(s) or by calling Delta Dental's Customer Service at 800-544-0718, Monday - Friday, 7:30 a.m. - 5:00 p.m.

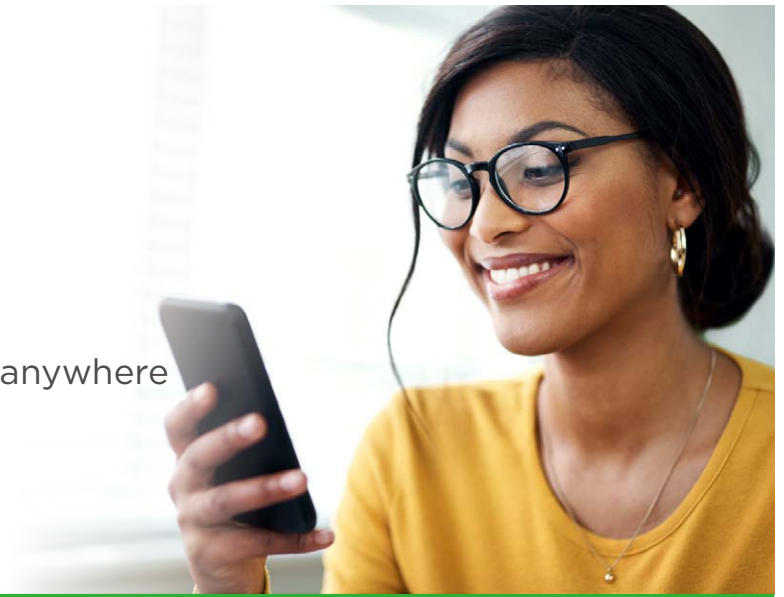
For more information regarding your benefits, sign up for Member Connection on Delta Dental's website at deltadentalia.com.



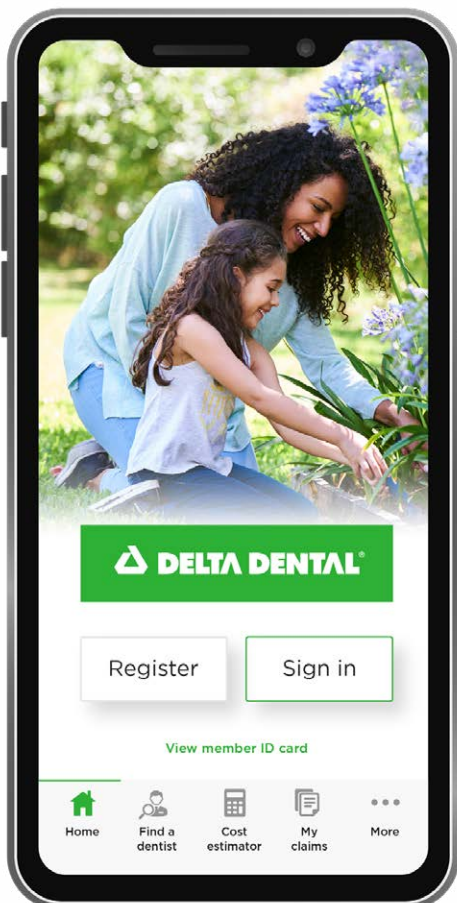


Delta Dental Mobile App

Manage your oral health anytime, anywhere



Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, view ID cards and more, right on your mobile device.



Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code below. You will need an internet connection in order to download and use most features of our free app.

Logging in to view benefits

Delta Dental members can sign in using the username and password they use to sign in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental Mobile App.



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE APP

Delta Dental Mobile App features

Sign in to access the full range of tools and resources



Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.



Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.



Dental Care Cost Estimator

Find out what to expect with our Dental Care Cost Estimator. Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.



Save your preferred dentist for quick access

Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.



My claims

Look up detailed claims information for your dentist visits over the last 18 months.



My coverage

Review your dental policy coverage details such as deductibles, maximums, and other benefits.

Secure access to your benefits

You must sign in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

Please note information displayed may vary based on your particular coverage. For more information on your coverage, contact your Delta Dental company. "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association.

deltadental.com

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Children's Oral Health

Good Habits Start Early

DID YOU KNOW?

- Childhood dental cavities rank as the most common chronic condition among children.
- Children should visit the dentist by age one.
- Childhood cavities are nearly 100% preventable.

Small changes in dental habits can have big effects on a child's dental health. At Delta Dental of Iowa, we realize how important it is to begin promoting good oral health at an early age. That's why we put together this guide especially for you and your children.

RISK FACTORS FOR INFANT CAVITIES

Infants may be at risk for getting cavities if any of the following are true:

- A bottle with milk or juice is used at nap time or before going to sleep.
- Siblings have had dental decay before the age of 5.
- Excessive sweets, juice or sticky foods in diet.
- Inadequate brushing and cleaning routine.
- Insufficient fluoride in water and lack of supplements.
- Chalky white spots on teeth.

FLUORIDE IS IMPORTANT TO YOUR CHILD'S HEALTH

Many communities now have fluoride added to the public water supply to provide residents with the proper amount of fluoride needed to ward off cavities. Talk to your dentist or hygienist to see if your child needs more fluoride. They can prescribe fluoride supplements to help protect your child's teeth against decay.

Facts on Fluoride

- In water it has been proven to reduce cavities by up to 50 percent.
- Fluoride is a mineral that helps developing enamel become strong and resistant to decay.
- Fluoride slows the growth of bacteria.

How to Care for Your Child's Teeth

THE FIRST TOOTH

Ages 0 to 23 months

- Before your baby's first tooth erupts, clean his or her gums with a damp washcloth after feedings. Cleaning your baby's gums will help keep bacteria levels low and maintain a clean home for his or her new teeth.
- Some babies experience sore gums and general discomfort when teething. Signs of teething include crankiness, lack of appetite, excessive drooling, restless behavior, pink or red cheeks, coughing, upset stomach and chewing or sucking on fingers and toys. You can help relieve the pain with teething toys or by giving your baby a cold, wet cloth to suck on.
- Once the first tooth erupts, use a soft toothbrush and water to brush your baby's teeth and gums in soft, gentle circles twice a day, and check for any spots or stains.
- Within six months of getting the first tooth — and no later than the first birthday — your baby should have his or her first dental visit.

BASIC PREVENTIVE CARE

Ages 2 to 6

- Use a smear (grain of rice-sized amount) of fluoridated toothpaste for children up to age 3. After your child's 3rd birthday, a pea-sized amount may be used. Parents should dispense toothpaste for young children and supervise and assist with brushing.
- Help your child brush properly twice daily, until he or she has the motor skills to handle the toothbrush alone.
- Your child's dentist will be able to spot any areas that may require extra attention when brushing. The dentist will also check for orthodontic problems, clean and polish teeth, apply a fluoride treatment and maintain a dental history for your child.

SEALANTS, DIET AND THE TOOTH FAIRY

Ages 7 to 12

- Your child's dentist may suggest that your child get sealants on their permanent molars as soon as the teeth come in — before decay attacks the teeth. The first permanent molars — called "6 year molars" — come in between the ages of 5 and 7. The second permanent molars — "12 year molars" — come in when a child is between 11 and 14 years old.
- Dental sealants are an easy, effective preventive measure. Once applied, they last about 10 years, and will need to be checked periodically for chips and wear.
- As a permanent tooth erupts, it pushes the primary tooth out of the way. Once a primary tooth is loose, have your child wiggle it back and forth or eat hard, crunchy foods to help it along.
- Frequent snacking allows sugars to build up in the mouth, increasing the risk of decay. When your child does snack, offer nutritious options like raw veggies, plain yogurt or fresh fruit. Afterward, encourage your child to drink water to rinse away food particles.
- Avoid sticky foods, such as chewy candy. These foods are not easily washed away by a drink or saliva, so they have high cavity-causing potential.
- Make sure your child is getting the recommended supply of calcium. In addition to building strong bones, calcium helps keep the teeth, gums and jawbones healthy. Milk and other dairy foods are excellent sources of calcium.

For more information on creating a lifetime of good oral health and maintaining a healthy smile, go to deltadentalia.com.



Orthodontia Benefits

Understand
What's Covered

Your orthodontia benefits depend on the dental plan you have through Delta Dental of Iowa. Generally, Delta Dental will pay 50% of the treatment cost, up to a lifetime maximum benefit and a specified age.

HOW BENEFIT PAYMENTS WORK

Orthodontic treatment normally occurs over an extended period of time, so benefit payments are made over the course of treatment. The covered child must have continuous coverage under the dental plan to receive ongoing orthodontic benefit payments. For treatments that are in progress, Delta Dental will only pay for services received after your plan is effective.

Benefit payments are made:

1. When braces are initially placed.
2. Quarterly until treatment is completed or until the lifetime maximum benefit is reached.

Below is an example of what you could expect if you have a child who needs braces.

Total fee charged	\$6,000
Treatment length	24 months
Prior months of treatment	18 months
Dental plan lifetime maximum benefit	\$2,000
Down payment (25% paid upon placement)	\$1,500 (\$6,000 x 25%)
Charges for monthly fee	\$4,500 (\$6,000 - \$1,500)
Monthly fee	\$187.50 (\$4,500/24 months)

The chart below shows how to determine what your plan would pay vs. what you would pay out-of-pocket:

TREATMENT IN PROGRESS		
	Delta Dental of Iowa*	You
Down payment	N/A	Would vary based on your previous plan
Monthly fee	\$93.50 (50% of \$187.50 monthly fee paid quarterly up to \$1,250**)	\$93.50 (50% of \$187.50 monthly fee until the plan maximum is met) \$187.50 (for remaining months of treatment)
Ineligible amount	\$4,875 (18 months x \$187.50 monthly fee + \$1,500 down payment)	N/A
Total amount paid	\$562.50 ((\$93.50 x remaining months of treatment))	\$562.50
Plan lifetime ortho maximum remaining	\$1,437.50	N/A

*You may be subject to a deductible. Please see your benefit summary for plan details.

**Benefit payments may meet plan maximum before treatment is complete.



VISION BENEFITS



VISION BENEFITS

Insured by Delta Vision



Regular eye examinations can not only determine your need for corrective eyewear, but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

	BASE PLAN	BUY-UP PLAN
	IN-NETWORK MEMBER'S COST	IN-NETWORK MEMBER'S COST
Eye Exam with dilation and refraction - once per calendar year	\$10 copay	\$0 copay
Frames - once every 2 calendar years	80% of balance over \$150	80% of balance over \$150
One & Sun free sunglasses with eye exam - see flyer on page 61	Not Included	\$0 Copay
LENSES - ONCE PER CALENDAR YEAR		
Single Vision Lenses	\$0 copay	\$0 copay
Bifocal Lenses	\$0 copay	\$0 copay
Trifocal Lenses	\$0 copay	\$0 copay
Standard Progressive Lens	\$75 copay	\$75 copay
Premium Progressive Lens Tier 1/Tier 2/Tier 3/Tier 4	\$95/\$105/\$120/80% of charge less \$120, plus \$75 copay	\$95/\$105/\$120/80% of charge less \$120, plus \$75 copay
Lenticular	\$0 copay	\$0 copay
Other Lens Type	80% of charge	80% of charge
LENS OPTIONS		
Standard Polycarbonate	\$40 copay	\$40 copay
Standard Plastic Scratch Coating	\$15 copay	\$15 copay
Tint (Solid and Gradient)	\$15 copay	\$15 copay
UV Treatment	\$15 copay	\$15 copay
Standard Anti-Reflective Coating	\$45 copay	\$45 copay
Other Lens Options	80% of charge	80% of charge
CONTACT LENSES - once per calendar year if elected instead of lenses		
Medically Necessary	\$0	\$0
Disposable Lens	Balance over \$150	Balance over \$150
Conventional Lens	85% of Balance over \$150	85% of Balance over \$150
Standard Fit & Follow Up Exam	\$0	\$0
Premium Fit & Follow Up Exam	\$0 copay, 10% off retail, then \$55 allowance	\$0 copay, 10% off retail, then \$55 allowance
LASIK OR PRK VISION CORRECTION	85% of Retail Price or 95% of Promotional Price	85% of Retail Price or 95% of Promotional Price

EVERYONE GETS A 2ND PAIR OF GLASSES AT 40% OFF WHEN THEY ORDER THEIR FIRST PAIR EACH QUALIFYING YEAR.

TO FIND A PROVIDER:
To locate a provider in-network (Insight), use the tool on www.deltadentalia.com/deltavision or call 888.899.3747



DeltaVision[®]

Your Eyes & Your Health

Why Is Vision Care Important?

Comprehensive vision exams aren't just for those who need glasses or contacts. Exams also make it easier to **find serious eye and general health conditions** like diabetes, high blood pressure, high cholesterol, glaucoma and cataracts sooner.¹

And because early detection is key for treatment, regular eye examinations can make a big difference. When you consider the fact that the average person is **four times more likely** to get an eye exam than a physical, it's easy to see how important vision care can be.²

Did You Know?

- Diabetes is the **#1 cause** of blindness in adults.³
- About **2 million** Americans have glaucoma and don't know it.⁴
- **50,000 people** lose their sight each year, even though half of all causes of blindness can be prevented with proper care.⁵
- **24.4 million** U.S. adults over age 40 have cataracts, which can result in double or blurred vision.⁶
- **Over 9 million** adults experience macular degeneration, the leading cause of vision loss among older Americans.⁷
- Almost **80% of employees** say they deal with a vision disturbance at work every day.⁸
- **80% of learning** in a child's first 12 years comes through the eyes. **Up to 25%** of school-age children may have vision problems that can affect learning.⁹

ROUTINE EYE EXAMS



are a **simple, non-invasive tool** that can help identify early signs of certain chronic health conditions.

¹"Health Problems Eye Exams Can Detect," YourSightMatters.com, March, 2016. ²U.S. Dept. of Health - National Health Statistics Reports #8; Aug. 6, 2008.

³www.diabetes.org; American Diabetes Association, Statistics About Diabetes; sourced April 2016 ⁴www.glaucoma.org; Glaucoma Facts and Stats; Glaucoma Research Foundation; sourced April 2016. ⁵American Academy of Ophthalmology. ⁶National Eye Institute data, www.nei.nih.gov/eyedata/cataract, 2010.

⁷All About Vision, <https://www.allaboutvision.com/conditions/amd.htm>, August 2018. ⁸HR.BLR.com, 2015. ⁹Vision Council, February 2012 Parent for Child Report.



FOR MORE VISION CARE TIPS

Visit deltadentalia.com

 DELTA DENTAL[®]

2497-F10185 10/2019



DeltaVision[®]

The Window To Wellness

Diabetic Vision Benefit

Vision care is critical for diabetics. While everyone should get an annual eye exam, diabetics may need to be treated more often because diabetes puts vision at risk.

DeltaVision's Diabetic Vision Benefit includes:

- **An office visit and diagnostic testing every 6 months** in addition to the comprehensive eye exam
- Retinal imaging for a digital image of retina and optic nerve to **help with early diagnosis**
- Extended ophthalmoscopy for a **more detailed examination of the retina**
- Gonioscopy, performed during the eye exam to **evaluate the internal drainage system** of the eye
- Scanning laser, for **sharper images of the retina** than standard exams provide

Vision Care & Diabetes

The link between vision care and diabetes is strong:

- An eye exam can help uncover diabetes, allowing for early treatment¹
- Diabetes is the **#1 cause of blindness in adults**²



Diabetics are **40% more likely** to have glaucoma, and **60% more likely** to have cataracts.

— American Diabetes Association



¹YourSightMatters.com

²American Diabetes Association

FOR MORE VISION CARE INFORMATION

Visit deltadentalia.com

DeltaVision[®] is offered through Veratus Benefit Solutions, Inc., a wholly-owned subsidiary of Delta Dental of Iowa.

 **DELTA DENTAL[®]**

2520-F10197 06/2020

DeltaVision®

Annual eye exams just got cooler



The One & Sun™ plan, an exclusive DeltaVision benefit

With the One & Sun plan, you can claim a **FREE pair of designer sunglasses** when you get an annual eye exam through your DeltaVision benefits. It's our way of encouraging a healthy habit that could make an important difference, since regular eye exams can help identify early signs of many costly health conditions.¹

How it works

- 1** As an eligible member, when you have a routine eye exam and DeltaVision receives a qualifying claim, you will automatically receive a unique redemption code in the mail.
- 2** You will then have 90 days to visit oneandsun.com and choose from several top-selling styles.
- 3** Once you enter your redemption code, provide your shipping address and submit your order, your new sunglasses will arrive within 10 business days.

Why eye exams are important



Regular eye exams can help **identify early signs of chronic health conditions** like high blood pressure, diabetes, heart disease and high cholesterol.¹



People are **4 times more likely to get an eye exam than a physical**, so it's often the first sign something is wrong.²

¹ "The Clear Future: Employer Sponsored Vision Benefits"; Faster Capital; fastercapital.com; Updated February 21, 2024. ² US Department of Health – National Health Statistics Report #8. 8/6/08

One & Sun FAQ



Who is eligible to receive free sunglasses?

Only the DeltaVision subscriber/policyholder and their covered spouse are eligible for this offer. Children are not eligible.

How do you qualify to receive free sunglasses?

DeltaVision subscribers and their covered spouses qualify for free sunglasses when they complete an annual eye exam. Claims for the annual exams must be paid by DeltaVision to automatically qualify. If another plan or carrier covers the eye exam, you will need to apply for an exception.

How long does it take to receive a redemption code?

The unique redemption code will be sent via U.S. Mail to the eligible member's address on file approximately one week after the qualifying claim is received by DeltaVision.

Does the redemption code expire?

Yes. The redemption code must be redeemed within 90 days after it is issued. If the code is not redeemed, the eligible member will be able to take advantage of the program the following calendar year.

Is there any cost for the sunglasses?

No. There is no cost for the sunglasses or shipping/handling. They are 100% free to eligible DeltaVision members.

Visit oneandsun.com to browse all available styles and view additional program details.

2786-F10317 05/2025

How often can members get free sunglasses?

Eligible members can receive one free pair of sunglasses every two years, in addition to their regular benefits for prescription lenses and frames. Once the offer has been redeemed, the eligible member must stay on the plan continuously to be eligible for the benefit in alternating years.

How many styles/options are available?

The current selection includes top styles from Ray-Ban®, Oakley®, Kate Spade® and more. Members may only choose from the non-prescription retail stock styles offered at oneandsun.com; prescription sunglasses are not available.

Can the sunglasses be returned or exchanged?

No returns or exchanges are allowed unless your sunglasses arrive damaged. If damaged, an identical replacement will be made free of charge.

How long does it take to receive the sunglasses?

Sunglasses should be delivered within 10 business days after the eligible member redeems their code and submits their order at oneandsun.com.





HEARING DISCOUNTS



Must be enrolled in Delta Dental or Delta Vision to qualify for Delta Hearing discounts!



Listen Up

Your ears could be telling you something



Do you often find yourself asking others to repeat themselves? Is there a constant ringing in your ears? If so, your ears could be trying to tell you something.

What causes hearing loss?

Hearing loss is caused by temporary obstructions in the outer or middle ear or permanent damage to the tiny hairs in the inner ear. Common causes of damage include exposure to noise, aging, other health conditions, and certain medications.

When should I get my hearing checked?

Hearing loss can come gradually. You may not even notice it's happening. If your hearing test reports your hearing is okay, stick to once every three to five years. You should test your hearing more often if you are 55 or older or are experiencing any of the following:

- **Consistent exposure** to loud noises
- **ringing** in your ears
- **Difficulty understanding** in noisy environments or in groups
- **Hearing mumbling** or feeling as though people are not speaking clearly



1 in 9

Americans have hearing loss. By 2030, that number is expected to double.¹

Delta Dental of Iowa now offers hearing discount benefits.

See back for benefit information >>

FOR MORE INFORMATION

Call 866-925-1698

or visit deltadentalia.com/hearing

¹ <https://www.asha.org/articles/untreated-hearing-loss-in-adults/>

Worried about your hearing?

We have you covered.

If you think you may have hearing loss, don't worry. Delta Dental of Iowa has teamed up with Amplifon to offer you quality hearing care.

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Hearing Aid Features	Standard features	Additional, easy-to-use functions	Designed for work and play	Enhanced to keep you on the go	Leading technology keeps you connected
One Simple Price +	\$995/ear	\$1,295/ear	\$1,495/ear	\$1,895/ear	\$2,195/ear
Complimentary Aftercare*	Risk-free trial – find your right fit by trying your hearing aids for 60 days Follow-up care – ensures a smooth transition to your new hearing aids Battery support – battery supply or charging station to keep you powered Warranty – 3 year coverage for loss, repairs, or damage				

*Risk-free trial - 100% money back guarantee if not completely satisfied, no return or restocking fees. Follow-up care - for one year following purchase. Batteries - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. Warranty - Exclusions and limitations may apply. Contact Client Services (1-844-267-5436) for details.

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental of Iowa and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any 3rd party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.

Take advantage of these benefits and start hearing better today!

FOR MORE INFORMATION

Call 866-925-1698

or visit deltadentalia.com/hearing

2619-F10222 04/2023



LIFE INSURANCE & DISABILITY



LIFE INSURANCE AND DISABILITY

Insured by Madison National Life Insurance Company

Life Insurance can help ease the financial and emotional stress associated with the loss of a loved one.



Life insurance

Your designated beneficiaries will receive a lump sum payment should you pass away during your employment with the City of Ames. Please see the life insurance certificate for further details.

Accidental death and dismemberment insurance

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident.

City of Ames provides basic Life and AD&D coverage at no cost to you.

CLASS TITLE & ELIGIBILITY (MINIMUM HOUR REQUIREMENT)	BASIC LIFE & AD&D AMOUNTS	SUPPLEMENTAL LIFE & AD&D
Merit Employees working Full-Time (40 hours per week)	\$50,000	
Merit Employees working 3/4 Time (30 hours per week)	\$37,500	
Merit Employees working 1/2 Time (20 hours per week)	\$25,000	
IUOE, IAFF, Electric Distribution Employees, Power Plant Employees working Full-Time (40 hours per week)	\$50,000	\$10,000 increments to a maximum of \$500,000
PPME (40 hours per week)	\$50,000	
IUOE Employees working Part-Time (20 hours per week)	\$5,000	
PPME, Electric Distribution Employees, Power Plant Employees working Part-Time (20 hours per week)	\$2,500	

Voluntary life and AD&D insurance

You may purchase life and AD&D insurance in addition to the company-provided coverage. You may also purchase life insurance for your spouse only if you purchase additional coverage for yourself. If you enroll when you are first eligible for benefits, you are guaranteed coverage up to \$100,000, and up to \$25,000 for your spouse without Evident of Insurability. If you enroll in supplemental life coverage during annual Open Enrollment or for a life event, then you will be guaranteed \$10,000 only. Any supplemental life for children up to age 26 will not require evidence of insurability.

Types of coverage available per member are as follows:

Employee - Up to five times your salary in increments of \$10,000; \$10,000; \$500,000 maximum amount

Spouse - Up to \$25,000 in increments of \$5,000, to a maximum of \$100,000, not to exceed 50% of employee's approved amount.

Children - \$100 for infant; \$2,500 child over 6 months to 26 years or \$200 for infant; \$5,000 child over 6 months to 26 years.

LIFE INSURANCE AND DISABILITY (CONT.)



Voluntary life AD&D rates

	EMPLOYEE SUPPLEMENTAL LIFE/AD&D	SPOUSE SUPPLEMENTAL LIFE
Less than 30	\$.09/\$1,000	\$.06/\$1,000
31-34	\$.11/\$1,000	\$.08/\$1,000
35-39	\$.13/\$1,000	\$.10/\$1,000
40-44	\$.16/\$1,000	\$.13/\$1,000
45-49	\$.23/\$1,000	\$.20/\$1,000
50-54	\$.34/\$1,000	\$.31/\$1,000
55-59	\$.59/\$1,000	\$.56/\$1,000
60-64	\$.81/\$1,000	\$.78/\$1,000
65-69	\$1.30/\$1,000	\$1.27/\$1,000
70-74	\$2.09/\$1,000	\$2.06/\$1,000
75+	\$3.21/\$1,000	\$3.18/\$1,000

Supplemental coverage reduces to 65% at age 65 and to 50% at age 70. Spouse supplemental coverage will end when the employee turns 70 or terminates employment, whichever occurs first.

Beneficiary designation

Making and maintaining beneficiary designations is an essential part of everyone's financial plan. Neglecting your beneficiary designations might mean that assets that typically avoid probate may become part of your estate and be subject to the associated time and costs of that process. Making and maintaining your beneficiary designations allows you to show your love, appreciation, and support for those important to you.

The employee is the beneficiary for any Dependent coverage. The employee may name primary and secondary beneficiaries. A secondary beneficiary will become primary if the named primary beneficiary is not living at the time of the Employee's death.

Be sure to review your current beneficiaries on file with Human Resources every Open Enrollment to ensure you have the correct information on file.

Disability insurance

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset -- your ability to earn an income. City of Ames provides Long-Term Disability insurance (LTD) coverage for all full-time IPERS employees. Employees participating in the Utility Retirement program are required to enroll in the disability program and to pay the full premium cost through payroll deduction. Please see the bottom of page 81 for explanation of cost.

LTD coverage provides income when you have been disabled for 60 calendar days or more. Your benefit is 66 2/3% of your monthly earnings, subject to maximum monthly benefit amounts. This amount may be reduced by other deductible sources of income or disability earnings. Benefit payments can continue to age 65 if you are under age 60 at the time of disability.

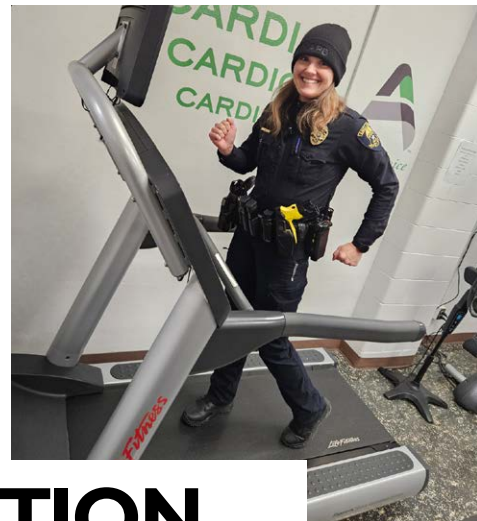
Eligibility: Insurance becomes effective the first of the month following one year of eligible regular 1/2 time, 3/4 time and full time employment. Please verify further eligibility with Human Resources.

To submit a disability claim, please visit Madison National's website at: www.madisonlife.com



HEALTHY 4 LIFE





HEALTH PROMOTION PROGRAMS & SERVICES

Vision: To live and work in a healthy culture that values, protects, and enhances wellbeing.

Mission: We will...

- Provide employees with the resources, tools and skills to lead healthier lives;
- Empower our workforce to share responsibility for health and well-being;
- Collaborate proactively with management, employees, and health partners to embrace preventative strategies that ensure the sustainability of high quality, affordable health care benefits;
- Create an enjoyable and stimulating work environment that fosters well-being.

Programs & Services Include:

- Free annual influenza & COVID-19 vaccines
- Heavily discounted Parks & Recreation programs & services
- Healthy4Life incentive program - earn a discount on health insurance premiums!
- Nutrition coaching & classes
- Annual onsite health screenings; body composition and grip strength testing
- Wellness challenges & more



QUESTIONS?



**Kacie Schumann, Health
Promotion Coordinator**

Phone: 515-239-5354

Email: kacie.schumann@cityofames.org

Website: <https://extranet.cityofames.org/myhr/hr/health-promotion/>





Join the Healthy 4 Life program!

Wellness Your Way!

JULY 1, 2026 - MAY 31, 2027

**Register anytime up until December 31, 2026.
After that you must wait until next year.*

WHY PARTICIPATE?

- ✓ It's simple: Complete certain activities (*listed below*), get a discount on your health insurance premiums!
- ✓ You don't need to already be "fit" or "healthy" to join; the goal is to improve your overall wellbeing.
- ✓ It's confidential! Individual health information is **NOT** shared with the City or any City employees. All health screenings, coaching sessions, and activities are voluntary and follow HIPAA guidelines.
- ✓ Get special access to certified health coaches and registered dietitians, who can provide personalized recommendations for your health.

TO EARN THE DISCOUNT (UP TO **\$571/YEAR!**):

1. Complete an onsite health screening (*offered by the City every July*) **OR** go to an annual checkup at your healthcare provider's office. No need to meet certain health benchmarks! (400 pts)
2. Complete 1 additional medical exam/appointment of your choosing, such as a dentist visit, eye exam, etc. (400 pts)
3. Complete the "Activity of the Year". (400 pts)
4. Get 400 points from participating in a variety of other health & wellness activities, such as attending a class or participating in a challenge. (400 pts)

***To earn a partial discount, complete any 3 of the above 4 items.**



TO REGISTER, CONTACT:

Kacie Schumann, Health Promotion Coordinator
515-239-5354 | kacie.schumann@cityofames.org



EMPLOYEE ASSISTANCE PROGRAM & EMPLOYEE DEVELOPMENT





Call (800) 327-4692
to Access Your Services

Employee Assistance Program Service Summary

Your Employee Assistance Program is a toolbox of free and confidential services for you and your family.

Phone-Based Support *unlimited*

Call us any time you have an issue, concern, or question. You have 24/7 access to masters-level counselors.

In-Person or Telehealth Counseling *6 Sessions*

Arrange counseling sessions with a masters-level counselor near your home or work.

Togetherall *As Needed*

Join an online community that offers an anonymous space to connect with your peers and access self-help resources.

Life Coaching *6 Sessions*

Unlock your potential and achieve your goals with the expert guidance of a certified life coach.

First Responder Coaching *6 Sessions*

Partner with a trained coach from the first responder community for guidance and support on the unique challenges and circumstances first responders face.

Financial Consultation *1 consultation per issue*

Speak with a financial professional and access a library of financial resources.

Legal Consultation *1 consultation per issue*

Meet with a licensed attorney and access self-help legal documents.

Child/Eldercare Resources *As Needed*

Free telephonic consultations and tailored lists of vetted local resources.

Identity Theft Assistance Services *As Needed*

Receive assistance with restoring identity and good credit from a highly trained FCRA certified fraud resolution specialist or licensed attorney.

[Click here](#) to stay connected to our podcast, webinars, and blogs.



EFR EMPLOYEE & FAMILY RESOURCES

Understanding Your EAP Benefits

EFR is dedicated to helping people manage life's challenges so they can reach their full potential.

When should I call the EAP?

Call 800-327-4692 whenever you are experiencing one of life's challenges. We are available 24/7/365.

What happens when I call?

A counselor will answer your call. They will collect basic information and help you connect with a masters-level counselor to discuss your concerns or challenges. All calls are strictly confidential subject to legal requirements.

What happens when I see the EAP counselor?

- The masters-level counselor will listen to your concerns. The counselor will also help you explore other areas of your life to assess for strengths and supports, or factors contributing to your presenting issue or concern.
- The counselor will meet with you up to 6 sessions to complete a comprehensive assessment of your current circumstances and work with you to establish a plan for EAP sessions.

Options for EAP sessions include:

- Assessment completed and remaining sessions are used for brief counseling and problem resolution.
- Assessment completed and a referral is recommended for services that fall outside the scope of EAP services.

Common Questions:

Can I use the EAP more than once a year?

Yes, but each time you use the EAP, the counselor will be assessing your life circumstances so you will be eligible for a new set of 6 sessions if your circumstances have changed, or in 12 months, whichever comes first.

What is a new set of circumstances?

A new development in your life that has changed since your last EAP assessment.

Why can't I use the EAP more often?

EAP is an assessment, referral, and brief counseling model to assist employees with managing a wide variety of personal issues, but is not intended to replace therapy, treatment, or ongoing counseling.

Call EFR today! 800-327-4692

efr.org

International callers: 515-244-6090

EMPLOYEE DEVELOPMENT



In the spirit of our ETP culture and supporting “continuous improvement” and many other of our values for our employees, the City of Ames has a policy regarding the promotion of continued education to help employees on their professional and personal development. Employees are encouraged to improve their job-related knowledge, skills and abilities throughout their careers. The City provides support for employee development in a variety of ways.

- Employee Development Center programs sponsored by Human Resources
- Department-specific training and development
- Professional development (conferences, outside training opportunities)
- Educational assistance for college coursework (either reimbursement for tuition and fees or limited time off with pay during regular working hours)

EMPLOYEE DEVELOPMENT CENTER PROGRAMS

Human Resources provides a course list for each semester. These courses are offered to all employees free of charge, upon approval by their supervisor. Formal Leaders also have opportunities to attend Power Hour classes, among other workshops and training classes intended to assist leaders in their roles.

Further details can be found on the HR Extranet under Employee Development Center.

EDUCATIONAL ASSISTANCE PROGRAM

Employees must have completed their six-month probationary period in order to be eligible for participation in this program. This program supports employees who wish to continue their education in support of their current position to grow with the organization through classes or courses that are not offered through the EDC. There are two opportunities to use the program: reimbursement for educational expenses or time off with pay. The approval for such a benefit is provided through an application process. Educational assistance shall not be considered an employee right, but shall be granted at the discretion of management.

For further information or sharing questions regarding these benefits, employees may contact the Human Resources office by calling 515-239-5199 or emailing HR@cityofames.org, or review the Employee Development policy.





PAID TIME OFF BENEFITS



VACATION

Full-time and part-time employees accrue vacation hours on a monthly basis. The following matrix shows the steps in increased increments.



	HOURS PER YEAR							
Months of Employment	FT Merit, IUOE, Power Plant	1/2 Time Merit, IUOE	3/4 Time Merit, IUOE	FT IAFF	FT Electric Dist. Employees	FT PPME	1/2 Time PPME	3/4 Time PPME
1st through 84th month	80	40	60	112	80	80	40	60
85th through 168th month	120	60	90	168	120	120	60	90
169th through 275th month				224				
169th through 252nd month						160	80	120
169th through 276th month	160	80	120		160			
253rd or more months						200	100	150
276th or more months				280				
277th or more months	200	100	150		200			

Based on either an 8 hours day, 1/2 time 4 hour day, 3/4 time 6 hour day, or IAFF 24 hour shift.

Library employees should refer to their own departmental policy on vacation accruals.

Sick Leave

Full-time and part-time employees accrue sick leave on a monthly basis. There is also a certain amount of these hours we allow employees to take on behalf of caring for an immediate family member, as defined under our Family Sick Leave policy or your group's current bargaining unit contract. See the chart below for the amount of accrual hours you are eligible.

	FT Merit & Electric Dist Emp.	FT PPME	IUOE	Power Plant	1/2 Time (Hours) Merit, IUOE	3/4 Time (Hours) Merit, IUOE	IAFF	1/2 Time (hours) PPME	3/4 Time (hours) PPME
Accrual hours per month	8	8	8	8	4	6	24 or 8*	4	6
Hours can use per fiscal year for Family Sick Leave	40	40	40	40	20	30	56 or 40*	20	30

*Depends on how many hours the employee works per week regularly.

Wellness Day (PPME employees only)

All PPME employees who abstain from habitual tobacco use, complete the fitness test(s) using protocols of ILEA (Iowa Law Enforcement Academy) each year, and have accumulated at least 24 hours of sick leave, shall be able to convert one regular work day of time of accumulated sick leave to one paid wellness day off per calendar year.

Wellness Day (PPME employees only)

All PPME employees who abstain from habitual tobacco use, complete the fitness test(s) using protocols of ILEA (Iowa Law Enforcement Academy) each year, and have accumulated at least 24 hours of sick leave, shall be able to convert one regular work day of time of accumulated sick leave to one paid wellness day off per calendar year.



Emergency Leave

All regular employees have this benefit as defined by the Emergency Leave policy. The IAFF bargaining unit contract also has this specific benefit defined for covered employees.

Personal Emergency Leave (IAFF employees only)

Emergency leave of up to 24 hours at one time without loss of pay, to a maximum of 24 hours in any calendar year, may be granted to full-time regular and probationary employees for other personal family emergencies upon request to the Fire Chief. These hours will not be charged to sick leave, holiday pay, or vacation hours. Please see the current IAFF bargaining unit contract for specific language for approval and application.

Personal Day (certain Electric Distribution employees)

Certain Electric Distribution employees will receive one (1) eight (8) hour paid personal day per fiscal year. Please see the current temporary special employment policy booklet for this group for specific language for approval and application.

Holidays

The following shall be holidays for employees of the City of Ames:

- New Year's Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- The Friday following Thanksgiving Day
- Christmas Day
- A floating Christmas holiday

Some non-patrol Police employees covered by the PPME bargaining unit are awarded a total of 115 days off per year (two days off each week, or one hundred four days, ten paid holidays, plus an additional personal day off during the year). Please see the current PPME bargaining unit contract for specific language and for all covered employees.

Employees covered by the IAFF bargaining unit, if a City holiday falls under a normal shift duty day, personnel will be compensated for these holidays by working a holiday routine tour of duty. Fifty-six hour a week employees covered by the IAFF bargaining unit shall be granted seven floating 24 hour shift holidays in lieu of the ten City holidays. These holidays shall be scheduled with regard to seniority of the employees. Employees under this agreement who work a 40 hour weekly schedule will have a different specified holiday schedule. Please see the current IAFF bargaining unit contract for specific language for approval and application.



RETIREMENT & DEFERRED COMPENSATION



RETIREMENT



Retirement

Municipal Fire and Police Retirement Systems of Iowa (MFPRSI) is a retirement system only for all sworn Firefighters and Police Officers. See page 84 for further details on this benefit.

All of the City of Ames employees who are not covered by MFPRSI and who work over 1,040 hours or more in a calendar year or earn \$1,000 or more in two consecutive quarters are required to participate in IPERS coverage. IPERS is the Iowa Public Employees' Retirement System.

There is only one alternative retirement program for employees who are not covered by MFPRSI, yet have their salary funded at least 10% by Utility revenue. These employees can select to participate in the Utility Retirement Program, a 401(a) defined contribution program managed by Vanguard.

Human Resources will be able to assist you with determining which retirement plan you are eligible.



RETIREMENT COMPARISON CHART



RETIREMENT SYSTEMS		
	IPERS (Defined Benefit)	UTILITY (Vanguard) (Defined Contribution - 401(a))
Eligibility	All City Employees	Non-temporary employees with at least 10% of salary funded by utility revenue. (PW exception)
Contributions	% of Salary	% of Salary
Employee	6.29	5.40
City	9.44	7.93
Maximum Covered Wages	None	None
Administered by	Board reporting to State of Iowa	Board reporting to City Council
Normal Retirement		
Age	65 or Rule of 88: age + at least 30 years of service = 88 or Rule of 62/20: age 62 with 20 years of service	55 or later
Benefit	Multiplier x highest 5-year average salary	The total of member's account is fully portable to another employer's plan or to an IRA account
Early Retirement		
Age	55	
Benefit	The amount lifetime monthly benefits are reduced for early retirement is 6% times the number of years the member receives benefits before age 65	
Number of Years to Vest	7 or age 65	Immediate
Waiting Period	None	None (May not be able to enroll at a later time if waive Utility retirement during the initial 30-day eligibility enrollment period. May not re-enroll if voluntarily withdraw.
Disability		
Waiting Period	One year wait to enroll	One year wait to enroll
Effective Date	61st day of disability	61st day of disability
Benefit	66 2/3% (benefit percentage) of basic monthly earnings, less other income benefits. Insurance will be adjusted if combined income sources exceed 80%). Three-year period.	66 2/3% (benefit percentage) of basic monthly earnings, less other income benefits. Insurance will be adjusted if combined income sources exceed 80%). Three-year period. (Note: Participant pays premium 0.46% of earnings)

MUNICIPAL FIRE AND POLICE RETIREMENT SYSTEM OF IOWA (MFPRSI)



MFPRSI provides a comprehensive set of retirement and disability benefits to eligible local police officers and firefighters in a sound, sustainable, and efficient manner in accordance with the requirements of the program's governing statute.

Police eligibility: Members of a police department who have passed a regular mental and physical civil service examination for police officers, and who have been duly appointed to such positions. Such members include patrol officers, sergeants, lieutenants, captains, detectives, and other senior officers who are so employed for police duty.

Fire eligibility: An employee who meets the membership requirements established by the state law for the Fire Retirement System for the City of Ames shall be a member of the system as a condition of his/her employment.

Rates as of July 1, 2026
Contribution Rate
July 1, 2026 - June 30, 2027

Employer Contribution Rate:
21.859%

Employee Contribution Rate: 9.675%

(Updated 4-30-26)

Contact MFPRSI at
<http://www.mfprsi.org> or
Toll-Free (888) 254.9200



MFPRSI

MUNICIPAL FIRE & POLICE
RETIREMENT SYSTEM OF IOWA

The Municipal Fire and Police Retirement System of Iowa (MFPRSI) provides **retirement and disability benefits** to Iowa's municipal firefighters and police officers.

Firefighters and police officers' pension is based on their **service and salary**, ensuring stability and peace of mind. An MFPRSI pension is not tied to market performance.

SERVICE RETIREMENT BENEFITS

AUTOMATIC ENROLLMENT

All eligible municipal fire and police employees are enrolled upon hire

VESTING PERIOD

Just **4 years** of service to qualify for lifetime retirement benefits

RETIREMENT AGE

Service retire as early as **age 55**

CURRENT SERVICE RETIREMENT BENEFIT

Equivalent to
\$1.2 million - \$1.5 million
lump-sum value

LIFETIME PENSION

Based on your **highest 3 years** of earnable compensation & years of service

SPOUSE BENEFIT

Protects spouses with no reduction to member's benefit. Basic benefit provides a 50% joint & surviving spouse benefit.

ANNUAL COST OF LIVING ESCALATOR

Annual post-retirement adjustments, with an average **annual increase of more than 2%** per member.

IOWA'S ONLY PUBLIC DEFERRED RETIREMENT OPTION PLAN (DROP)

Continue working past normal retirement age while accruing monthly retirement benefits in a separate account. These accumulated benefits are paid out as a lump sum — **averaging more than \$165,000** — in addition to the member's lifetime monthly benefit.

DISABILITY RETIREMENT BENEFITS

Disability is a lifetime benefit and there are no service or age requirements.

Accidental Disability: Injury or disease incurred in or aggravated by actual performance of duties or arising out of or in the course of employment or are disabled due to presumed illness

Ordinary Disability: Disabled due to an injury or illness not meeting the definition of accidental

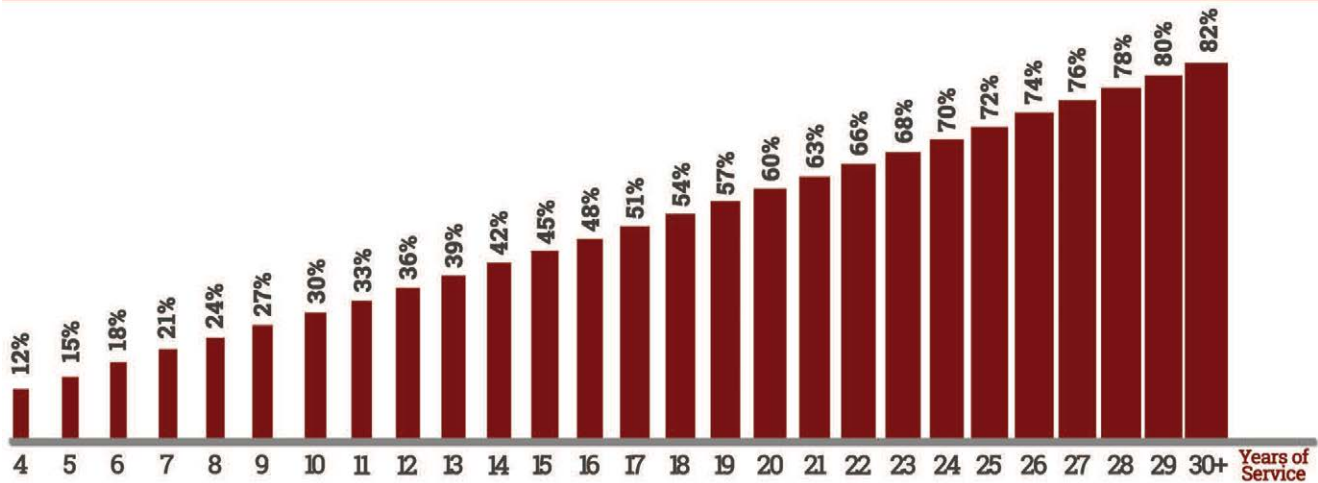
DISABILITY RETIREMENT

For members unable to perform duties due to injury or illness

SURVIVOR BENEFITS

Continued support for your loved ones

Service Multiplier Chart



To find your basic benefit multiplier percentage, locate your number of years served on the chart above. The corresponding percentage is your Service Multiplier Percentage used in the calculation below.

Service Retirement Benefit Formula

$$\frac{\text{Sum of High 3-Years Annual Earnable Compensation}}{36 \text{ months}^*} = \text{Average Monthly Earnable Compensation} \times \text{Service Multiplier Percentage}^{**} = \text{Monthly Service Retirement Benefit}$$

*The formula uses the member's highest three years of *annual* earnable compensation so dividing the total by 36 (3 years multiplied by 12 months) produces the average *monthly* earnable compensation.

**Find your service multiplier percentage on the chart above.

EXAMPLE

High 1:	\$97,000					
High 2:	\$100,000	÷ 36	=	\$8,333	×	78%
High 3:	\$103,000	Months		Average Monthly Earnable Compensation		Service Multiplier Percentage
High 3-Years Total: \$300,000						Monthly Service Retirement Benefit

ABOUT US

Municipal Fire and Police Retirement System of Iowa is an independent leader delivering promised retirement and disability benefits to eligible municipal firefighters and police officers through responsible stewardship of assets held in trust.

7155 Lake Drive, Suite 201
West Des Moines, IA 50266
www.mfprsi.org
P 515.254.9200
F 515.254.9300
E pensions@mfprsi.org

DEFERRED COMPENSATION

Administered by Mission Square



The 457 Deferred Compensation Plan is designed to supplement your retirement income. While a pension and/or Social Security will go a long way, they are unlikely to be enough. Saving to your 457 plan can help you maintain your desired standard of living. This program is a pre-tax savings program, limited to government employees (and some not-for-profit organizations). Each 457 participant develops his or her own portfolio and investment strategies.

Current limit to invest per year is \$24,500 (January 1, 2026). Employees age 50 to 59 may contribute up to an additional \$8,000 for a total of \$32,500. Employees age 60-63 may contribute up to an additional \$11,250 for a total of \$35,750.

Since participation is optional, you may enroll at any time during your employment with the City.



2026

Retirement Plan Contribution Limits

Stay informed about your retirement savings opportunities in 2026. Below are the updated contribution limits and catch-up provisions available across various retirement plans.

Contribution Limits

Plan or Account Type	2026	2025
457(b), 401(k), 403(b)	\$24,500	\$23,500
401(a)*	\$72,000	\$70,000
Traditional and Roth IRAs	\$7,500	\$7,000

Catch-Up Contributions

Plan or Account Type	Catch-Up Limits	Age
Standard catch-up for 457(b), 401(k), 403(b)	\$8,000	50+
Super catch-up under SECURE 2.0** for 457(b), 401(k), 403(b)	\$11,250	60–63
Traditional and Roth IRAs	\$1,100	50+

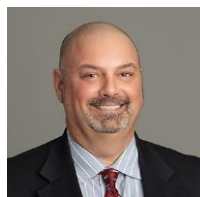
Roth Catch-Up Rule for High Earners**

Starting January 1, 2026, individuals aged 50 or older earning more than \$150,000 in FICA wages from a single employer must make catch-up contributions on a Roth (after-tax) basis. This applies to both standard and super catch-up contributions.

Take Action

- Review your retirement plan and adjust your contributions to maximize the 2026 limits and take advantage of catch-up opportunities.
- Visit www.missionsq.org/contributionlimits for additional information about contribution limits and catch-up contributions.

Questions? Contact your MissionSquare Plans Specialist for more information.



Michael McIntosh
Retirement Plans Specialist
(202) 759-7130
mmcintosh@missionsquare.com



Scan the QR code to schedule a meeting

*Limitations may apply to defined benefit plans. Please contact your defined benefit plan administrator should you require additional information

**Available only if permitted by your employer's retirement plan. Applies to both super catch-up and Roth catch-up contributions.

Why a Roth IRA?

A Roth IRA is a savings vehicle that can complement your employer retirement plans by allowing for tax-free earnings and, if needed, flexible withdrawals. MissionSquare's Payroll Roth IRA allows you to make convenient contributions directly from your paycheck.

Boost Your Savings

What are your savings goals? A Roth IRA can help you:



• Earn additional retirement income



• Set aside money in retirement for travel, gifts, or medical care



• Make a down payment on a home



• Pay for a child's college education



• Build an emergency fund

Diversify Your Taxes with Tax-Free Earnings

A Roth IRA can help you manage your tax bill because withdrawals, including all earnings, may be **tax-free**. This can help offset withdrawals of other taxable employer plan and IRA assets. It may also help minimize taxation of Social Security benefits or surcharges on Medicare premiums.

Control and Flexibility

The longer your Roth IRA is invested, the larger the potential tax-free growth, and you retain full access to your assets. Contributions can be withdrawn without taxes or penalties.

Match a Roth IRA with Your 457 Plan

Saving to a Roth IRA and your 457 plan may make sense because they complement each other.

Visit www.icmarc.org/contributionlimits to view current year annual maximum contribution amounts.

Why a Payroll Roth IRA?

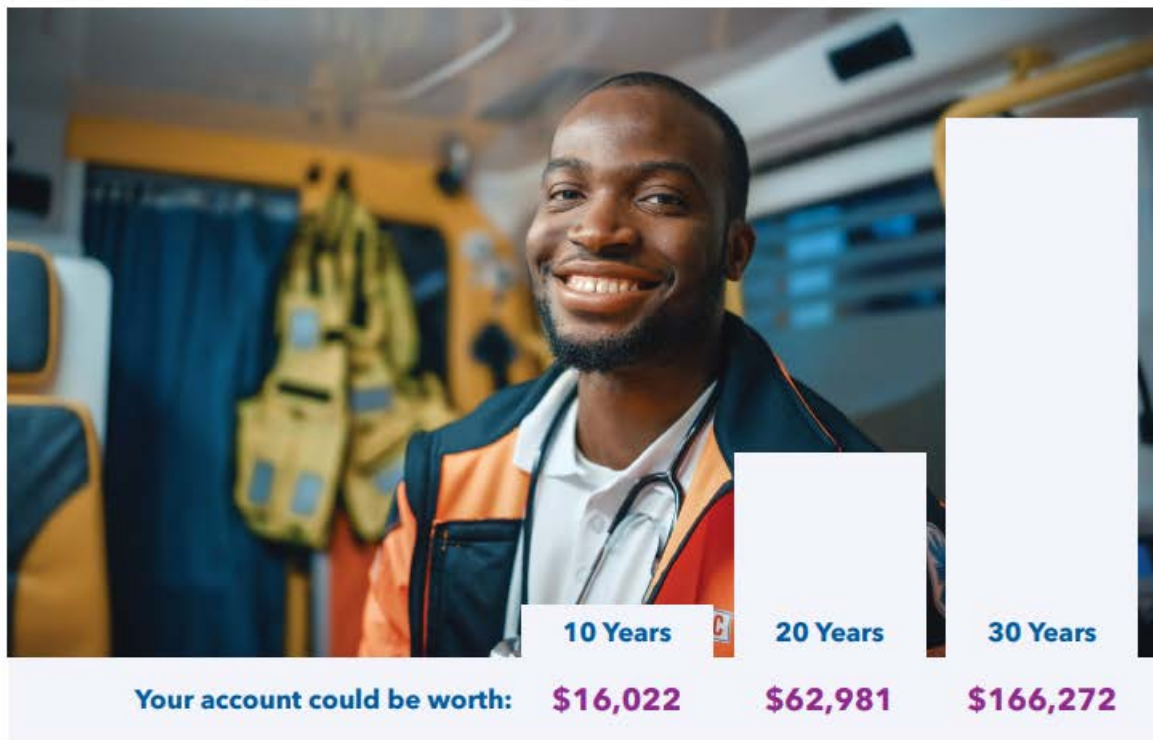
Simple and Convenient

A MissionSquare Retirement Payroll Roth IRA makes saving simple and convenient through automatic paycheck contributions that you can change at any time.

There are no maintenance fees,* you can contribute as little as \$10 per pay period, and you can view your account alongside your other MissionSquare accounts on your quarterly statement and our website (www.missionsq.org).

Small Saving + Tax-Free Compounding

Contributing \$25 biweekly to start, and increasing that by just \$5 per year can really add up due to compounding earnings. And those earnings can be tax-free.



For illustrative purposes only. Assumes effective annual rate of 6%, compounded biweekly and \$25 biweekly contributions the first year, with a \$5 yearly increase thereafter (\$30 biweekly the second year, \$35 the third year, etc.).

Investment Options

To help you choose and manage your investments visit www.icmarc.org/irainvest and www.icmarc.org/guidedpathways.

* There are ongoing fees associated with the investments in the account and fees for optional services may also apply.

Understanding Roth IRA Contributions

You have to be eligible to contribute to a Roth IRA based on your modified adjusted gross income, which is generally all of your income subject to taxes, certain deductions, and your filing status.

There are also IRS limits on how much you can contribute to a Roth IRA.

You can make current tax-year contributions until the next year's tax-filing deadline.*

Saver's Credit

You may be eligible for a tax credit of as much as \$2,000 (\$4,000 if married filing jointly) if you qualify based on your income. Visit www.icmarc.org/saverscredit to learn more.

Spousal IRA

Your spouse may also make IRA contributions, based on your income, regardless of whether he/she earns income. To open an IRA for your spouse, visit www.icmarc.org/ira.

Understanding Roth IRA Conversions

You may transfer — or convert — assets from a traditional IRA or, if eligible, employer plan, to a Roth IRA. The assets converted are subject to tax but future earnings may be tax-free. Visit www.icmarc.org/rothconversion to learn more. In addition to taxes, you should consider the services, investments, and costs associated with both accounts.

* Current year paycheck contributions can only be made through the final pay period of the year, but prior year contributions (or additional current year contributions) may be made by sending separate payments.



Understanding Roth IRA Withdrawals

Roth IRA withdrawals can be made at any time, and your contributions can always be withdrawn without taxes.

Withdrawals, including earnings, are **100% tax-free** if you have held a Roth IRA account for at least five years, as defined by the IRS, **and any of the following apply:**

- You are at least age 59½.
- You have a qualifying “first-time” home purchase (limited to \$10,000 in traditional IRA assets and/or Roth IRA earnings over your lifetime).
- You have a qualifying disability.
- Your beneficiaries or heirs receive the assets after your death.

Otherwise:

- The first assets withdrawn are your contributions, which are never subject to taxes or penalties.
- The next assets withdrawn are converted assets, which may be subject to a 10% penalty tax if withdrawn within five years of the conversion and you are under the age of 59½, unless you qualify for an exception.
- The last assets withdrawn are earnings, which may be subject to ordinary income taxes and, if you are under the age of 59½, the 10% penalty tax, unless you qualify for an exception.

Penalty-Free Withdrawals

Withdrawals subject to ordinary income taxes can avoid the IRS 10% penalty tax if you qualify for an exception, including payment of qualifying:

- Higher education expenses, including tuition, fees and books, for you, your spouse, children and grandchildren
- Major medical expenses
- Health insurance premiums while unemployed

Additional exceptions may apply. See IRS Publication 590 for a complete list (www.irs.gov).

Required Minimum Distributions Do Not Apply

Unlike traditional IRAs and employer retirement plans, Roth IRAs are not subject to required minimum distributions (RMDs), allowing you to increase potential tax-free growth in your later retirement years and/or for your loved ones after you die.

MissionSquare Retirement does not provide specific tax or legal advice.





EMPLOYEE CONTRIBUTIONS



EMPLOYEE CONTRIBUTIONS

Medical and dental premium rates are separate, however Classic Blue is a closed Medical plan. You will be able to select any dental plan to pair with your medical plan, or you can elect your medical separately.



Premium contributions for 2026 - 2027 are as follows:

Monthly Dental Plans

Monthly FY 26/27		Employee Contribution	Employer Contribution	Total Premium
Delta Dental Plan 1 (w/Classic Blue or Alliance Select)	Single	\$ 3.90	\$ 35.12	\$ 39.02
	3/4 Single	\$12.68	\$26.34	\$39.02
	1/2 Single	\$21.46	\$ 17.56	\$39.02
	Family	\$9.20	\$82.86	\$ 92.06
	3/4 Family	\$29.92	\$62.14	\$ 92.06
	1/2 Family	\$50.62	\$41.44	\$92.06
Delta Dental Plan 1 (w/Blue Advantage)	Single	\$1.94	\$37.08	\$39.02
	3/4 Single	\$ 11.22	\$ 27.80	\$39.02
	1/2 Single	\$20.48	\$18.54	\$39.02
	Family	\$ 4.60	\$87.46	\$92.06
	3/4 Family	\$26.46	\$ 65.60	\$92.06
	1/2 Family	\$ 48.32	\$43.74	\$92.06
Delta Dental Plan 2 (w/Classic Blue or Alliance Select)	Single	\$10.32	\$34.54	\$ 44.86
	3/4 Single	\$20.42	\$ 24.44	\$44.86
	1/2 Single	\$30.50	\$14.36	\$44.86
	Family	\$ 24.38	\$81.48	\$105.86
	3/4 Family	\$48.20	\$57.66	\$105.86
	1/2 Family	\$ 72.02	\$ 33.84	\$105.86
Delta Dental Plan 2 (w/Blue Advantage)	Single	\$8.08	\$ 36.78	\$ 44.86
	3/4 Single	\$18.74	\$26.12	\$ 44.86
	1/2 Single	\$ 29.38	\$15.48	\$44.86
	Family	\$19.08	\$ 86.78	\$105.86
	3/4 Family	\$44.22	\$61.64	\$105.86
	1/2 Family	\$69.38	\$36.48	\$105.86

Delta Dental Plan 1 W/O Ortho	26/27
Single	\$39.02
Family	\$92.06
Delta Dental Plan 2 W/Ortho	26/27
Single	\$44.86
Family	\$105.86

*The employee contribution rate may change if an employment status change occurs.

For Open Enrollment, these new premiums will be payroll deducted in June for coverage effective July 1.

For newly eligible employees during the year, premium deductions start the month prior to coverage.

Monthly Medical Plans

Medical Only	Monthly
Plan - Single	26/27
Classic Blue	\$1,768.86
Alliance Select	\$1,354.00
Blue Advantage	\$959.68
Plan - Family	26/27
Classic Blue	\$4,148.46
Alliance Select	\$3,155.24
Blue Advantage	\$2,071.98

Monthly FY 26/27	Employee Contribution	Employer Contribution	Total Premium
Classic Blue			
Single	\$176.88	\$1,591.98	\$ 1,768.86
3/4 Single	\$ 574.88	\$1,193.98	\$ 1,768.86
1/2 Single	\$ 972.86	\$ 796.00	\$1,768.86
Family	\$414.84	\$ 3,733.62	\$4,148.46
3/4 Family	\$1,348.24	\$2,800.22	\$4,148.46
1/2 Family	\$2,281.64	\$1,866.82	\$4,148.46
Alliance Select			
Single	\$ 135.40	\$ 1,218.60	\$ 1,354.00
3/4 Single	\$ 440.04	\$ 913.96	\$ 1,354.00
1/2 Single	\$ 744.70	\$609.30	\$ 1,354.00
Family	\$ 315.52	\$ 2,839.72	\$3,155.24
3/4 Family	\$1,025.44	\$ 2,129.80	\$ 3,155.24
1/2 Family	\$1,735.38	\$ 1,419.86	\$3,155.24
Blue Advantage			
Single	\$47.98	\$ 911.70	\$959.68
3/4 Single	\$275.90	\$ 683.78	\$959.68
1/2 Single	\$ 503.82	\$ 455.86	\$ 959.68
Family	\$ 103.60	\$ 1,968.38	\$2,071.98
3/4 Family	\$ 595.68	\$ 1,476.30	\$2,071.98
1/2 Family	\$1,087.78	\$ 984.20	\$2,071.98

Basic Vision - Monthly	26/27	Vision - One and Sun	26/27
Single Coverage	\$7.36		\$9.96
Employee + Spouse	\$14.00		\$19.10
Employee + Children	\$15.88		\$18.48
Family	\$20.92		\$26.02

*Rates are same for Retiree status enrollment

Monthly Retiree Rates for FY 2026/27

Retiree Medical Rates - Monthly	26/27 Single	26/27 Family
Classic Blue	\$1,768.86	\$4,148.46
Alliance Select	\$1,354.00	\$3,155.24
Blue Advantage	\$959.68	\$2,071.98
Dental Plan 1	\$39.02	\$92.06
Dental Plan 2	\$44.86	\$105.86

COBRA Premium Schedule
Continuation of Coverage under the City of Ames Medical and Dental Plans

COBRA		Medical Plan	2% Admin. Fee	Total Premium
Classic Blue	- Covered Employee Only - Spouse/Ex-Spouse Only - Dependent Child Only	\$1,768.86	\$35.38	\$1,804.24
	- Covered Employee and Spouse - Covered Emp. & 1 or more Dependent - Spouse/Ex-Spouse and 1 or more Dependent - Covered Emp., Spouse, and 1 or more Dependent	\$4,148.46	\$82.97	\$4,231.43
Alliance Select	- Covered Employee Only - Spouse/Ex-Spouse Only - Dependent Child Only	\$1,354.00	\$27.08	\$1,381.08
	- Covered Employee and Spouse - Covered Emp. & 1 or more Dependent - Spouse/Ex-Spouse and 1 or more Dependent - Covered Emp., Spouse, and 1 or more Dependent	\$3,155.24	\$63.10	\$3,218.34
Blue Advantage	- Covered Employee Only - Spouse/Ex-Spouse Only - Dependent Child Only	\$959.68	\$19.19	\$978.87
	- Covered Employee and Spouse - Covered Emp. & 1 or more Dependent - Spouse/Ex-Spouse and 1 or more Dependent - Covered Emp., Spouse, and 1 or more Dependent	\$2,071.98	\$41.44	\$2,113.42

		Dental Plan	2% Admin. Fee	Total Premium
Delta Dental Plan 1	- Covered Employee Only - Spouse/Ex-Spouse Only - Dependent Child Only	\$39.02	\$0.78	\$39.80
	- Covered Employee and Spouse - Covered Emp. & 1 or more Dependent - Spouse/Ex-Spouse and 1 or more Dependent - Covered Emp., Spouse, and 1 or more Dependent	\$92.06	\$1.84	\$93.90
Delta Dental Plan 2	- Covered Employee Only - Spouse/Ex-Spouse Only - Dependent Child Only	\$44.86	\$0.90	\$45.76
	- Covered Employee and Spouse - Covered Emp. & 1 or more Dependent - Spouse/Ex-Spouse and 1 or more Dependent - Covered Emp., Spouse, and 1 or more Dependent	\$105.86	\$2.12	\$107.98

		Vision Plan	2% Admin. Fee	Total Premium
Vision - Basic	Single Coverage	\$7.36	\$0.15	\$7.51
	Employee + Spouse	\$14.00	\$0.28	\$14.28
	Employee + Children	\$15.88	\$0.32	\$16.20
	Family	\$20.92	\$0.42	\$21.34

		Vision Plan	2% Admin. Fee	Total Premium
Vision - One and Sun	Single Coverage	\$9.96	\$0.20	\$10.16
	Employee + Spouse	\$19.10	\$0.38	\$19.48
	Employee + Children	\$18.48	\$0.37	\$18.85
	Family	\$26.02	\$0.52	\$26.54

Rates Effective July 1, 2026

If you are enrolled in **HEALTHY FOR LIFE** as you leave the City, you may enroll in COBRA for this benefit as long as you are enrolling in medical COBRA.



IMPORTANT CONTACTS



IMPORTANT CONTACTS



BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL
Medical	Wellmark Blue Cross/Blue Shield	800.524.9242	www.MyWellmark.com
Prescription	Wellmark/CVS	800.524.9242	www.MyWellmark.com
FSA	TASC	800.422.4661	www.tasconline.com
First Nurse (24/7)	Mary Greeley Medical Center	515.239.6877 (Ames) 800.524.6877 (Anywhere in Iowa)	www.mgmc.org/care/first-nurse
BeWell 24/7 SM	Wellmark	844.842.3935 or 844.842.3955	
Dental	Delta Dental	800.544.0718	www.deltadentalia.com
Vision	Delta Vision	888.899.3747	www.deltadentalia.com/deltavision
Life AD&D	Madison National Life Insurance Company	515.239.5199	HR@CityofAmes.org
Voluntary Life AD&D	Madison National Life Insurance Company	515.239.5199	HR@CityofAmes.org
Long-Term Disability	Madison National Life Insurance Company	515.239.5199	HR@CityofAmes.org
EAP	Employee and Family Services (EFR)	800.327.4692	www.efr.org
Retirement	IPERS	800.622.3849	www.ipers.org
	MFPRSI	888.254.9200	www.mfprsi.org
	Deferred Compensation Mission Square, Michael McIntosh	Work: 202.759.7130 Cell: 202.264.0904	mmcintosh@missionsq.org www.missionsq.org
	Vanguard	800.523.1188	www.vanguard.com
Human Resources	Human Resources	515.239.5199	HR@CityofAmes.org



COMPLIANCE NOTICES AND INFORMATION



NOTICES



Patient protections disclosure

The City of Ames Health Plan generally may require the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, Wellmark Blue Cross/Blue Shield designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Wellmark Blue Cross/Blue Shield at 800.524.9242 or www.MyWellmark.com.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Wellmark Blue Cross/Blue Shield or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Wellmark Blue Cross/Blue Shield at 800.524.9242 or www.MyWellmark.com.

Women's health and cancer rights act notice

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 the plan. Therefore, the following deductibles and coinsurance apply:

Plan 1: COA Blue Advantage HMO (Individual: 0% coinsurance and \$0 deductible; Family: 0% coinsurance and \$0 deductible)
Plan 2: COA Alliance Select PPO (Individual: 10% coinsurance and \$100 deductible; Family: 10% coinsurance and \$200 deductible)
Plan 3: COA Classic Blue (Closed Plan) (Individual: 10% coinsurance and \$100 deductible; Family: 10% coinsurance and \$200 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 515.239.5199 or hr@cityofames.org.

Newborns' and mothers' health protection act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Premium assistance under Medicaid and the Children's Health Insurance program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2026. Contact your State for more information on eligibility –

ALABAMA Medicaid	ALASKA Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS Medicaid	CALIFORNIA Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Website: Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268
GEORGIA Medicaid	INDIANA Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: (678) 564-1162, Press 2	Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584

IOWA Medicaid and CHIP (Hawki)	KANSAS Medicaid
Medicaid Website: https://hhs.iowa.gov/medicaid Medicaid Phone: 1-800-338-8366 Hawki Website: https://hhs.iowa.gov/medicaid/plans-programs/hawki Hawki Phone: 1-800-257-8563 HIPPP Website: https://hhs.iowa.gov/medicaid/plans-programs/fee-service/health-insurance-premium-payment-program HIPPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPPP Phone: 1-800-967-4660
KENTUCKY Medicaid	LOUISIANA Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Louisiana Medicaid Website: https://www.ldh.la.gov/healthy-louisiana Medicaid Customer Service Line: 1-888-342-6207 Louisiana Medicaid email: healthy@la.gov Louisiana Health Insurance Premium Program (LaHIPP) Website: https://www.ldh.la.gov/la hipp LaHIPP phone: 1-877-697-6703 LaHIPP email: La.HIPP@la.gov LaHIPP fax: 1-888-716-9787 LaHIPP mailing address: 100 Crescent Centre Parkway, Suite 1000 Tucker, GA 30084
MAINE Medicaid	MASSACHUSETTS Medicaid and CHIP
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA Medicaid	MISSOURI Medicaid
Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
MONTANA Medicaid	NEBRASKA Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA Medicaid	NEW HAMPSHIRE Medicaid
Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY Medicaid and CHIP	NEW YORK Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831

NORTH CAROLINA Medicaid	NORTH DAKOTA Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA Medicaid and CHIP	OREGON Medicaid
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA Medicaid and CHIP	RHODE ISLAND Medicaid and CHIP
Website: https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RItte Share Line)
SOUTH CAROLINA Medicaid	SOUTH DAKOTA Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS Medicaid	UTAH Medicaid and CHIP
Website: https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program Phone: 1-800-440-0493	Utah's Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/
VERMONT Medicaid	VIRGINIA Medicaid and CHIP
Website: https://dvha.vermont.gov/members/medicaid/hipp-program Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON Medicaid	WEST VIRGINIA Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN Medicaid and CHIP	WYOMING Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.
OMB Control Number 1210-0137 (expires 4/30/2026)



Important Warning

If you decline enrollment for yourself or for an eligible dependent, you must complete our form to decline coverage. On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan.

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Our Organizations's Pledge to You

We are required by applicable federal and state law to inform you of our privacy practices and our legal obligations regarding your protected health information under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The notice also explains the privacy rights you and your family members have as participants of the Plan.

The Plan often needs access to your protected health information in order to provide payment for health services and perform plan administrative functions. We want to assure the participants covered under the Plan that we comply with federal privacy laws and respect your right to privacy. We require all members of our workforce and third parties that are provided access to protected health information to comply with the privacy practices outlined below.

Protected Health Information

Your protected health information is protected by the HIPAA Privacy Rule. Generally, protected health information is information that identifies an individual created or received by a health care provider, health plan or an employer on behalf of a group health plan that relates to physical or mental health conditions, provision of health care, or payment for health care, whether past, present or future.

How We May Use Your Protected Health Information

Under the HIPAA Privacy Rule, we may use or disclose your protected health information for certain purposes without your permission. This section describes the ways we can use and disclose your protected health information.

PAYMENT. We use or disclose your protected health information without your written authorization in order to determine eligibility for benefits, seek reimbursement from a third party, or coordinate benefits with another health plan under which you are covered. For example, a health care provider that provided treatment to you will provide us with your health information. We use that information in order to determine whether those services are eligible for payment under our group health plan.

HEALTH CARE OPERATIONS. We use and disclose your protected health information in order to perform plan administration functions such as quality assurance activities, resolution of internal grievances, and evaluating plan performance. For example, we review claims experience in order to understand participant utilization and to make plan design changes that are intended to control health care costs. However, we are prohibited from using or disclosing protected health information that is genetic information for our underwriting purposes.

TREATMENT. Although the law allows use and disclosure of your protected health information for purposes of treatment, as a health plan we generally do not need to disclose your information for treatment purposes. Your physician or health care provider is required to provide you with an explanation of how they use and share your health information for purposes of treatment, payment, and health care operations.



AS PERMITTED OR REQUIRED BY LAW. We may also use or disclose your protected health information without your written authorization for other reasons as permitted by law. We are permitted by law to share information, subject to certain requirements, in order to communicate information on health-related benefits or services that may be of interest to you, respond to a court order, or provide information to further public health activities (e.g., preventing the spread of disease) without your written authorization. We are also permitted to share protected health information during a corporate restructuring such as a merger, sale, or acquisition. We will also disclose health information about you when required by law, for example, in order to prevent serious harm to you or others.

PURSUANT TO YOUR AUTHORIZATION. When required by law, we will ask for your written authorization before using or disclosing your protected health information. Uses and disclosures not described in this notice will only be made with your written authorization. Subject to some limited exceptions, your written authorization is required for the sale of protected health information and for the use or disclosure of protected health information for marketing purposes. If you choose to sign an authorization to disclose information, you can later revoke that authorization to prevent any future uses or disclosures.

TO BUSINESS ASSOCIATES. We may enter into contracts with entities known as Business Associates that provide services to or perform functions on behalf of the Plan. We may disclose protected health information to Business Associates once they have agreed in writing to safeguard the protected health information. For example, we may disclose your protected health information to a Business Associate to administer claims. Business Associates are also required by law to protect protected health information.

TO THE PLAN SPONSOR. We may disclose protected health information to certain employees for the purpose of administering the Plan. These employees will use or disclose the protected health information only as necessary to perform plan administration functions or as otherwise required by HIPAA, unless you have authorized additional disclosures. Your protected health information cannot be used for employment purposes without your specific authorization.

Your Rights

RIGHT TO INSPECT AND COPY. In most cases, you have the right to inspect and copy the protected health information we maintain about you. If you request copies, we will charge you a reasonable fee to cover the costs of copying, mailing, or other expenses associated with your request. Your request to inspect or review your health information must be submitted in writing to the person listed below. In some circumstances, we may deny your request to inspect and copy your health information. To the extent your information is held in an electronic health record, you may be able to receive the information in an electronic format.

RIGHT TO AMEND. If you believe that information within your records is incorrect or if important information is missing, you have the right to request that we correct the existing information or add the missing information. Your request to amend your health information must be submitted in writing to the person listed below. In some circumstances, we may deny your request to amend your health information. If we deny your request, you may file a statement of disagreement with us for inclusion in any future disclosures of the disputed information.

RIGHT TO AN ACCOUNTING OF DISCLOSURES. You have the right to receive an accounting of certain disclosures of your protected health information. The accounting will not include disclosures that were made (1) for purposes of treatment, payment or health care operations; (2) to you; (3) pursuant to your authorization; (4) to your friends or family in your presence or because of an emergency; (5) for national security purposes; or (6) incidental to otherwise permissible disclosures.

Your request to for an accounting must be submitted in writing to the person listed below. You may request an accounting of disclosures made within the last six years. You may request one accounting free of charge within a 12-month period.

RIGHT TO REQUEST RESTRICTIONS. You have the right to request that we not use or disclose information for treatment, payment, or other administrative purposes except when specifically authorized by you, when required by law, or in emergency circumstances. You also have the right to request that we limit the protected health information that we disclose to someone involved in your care or the payment for your care, such as a family member or friend. Your request for restrictions must be submitted in writing to the person listed below. We will consider your request, but in most cases are not legally obligated to agree to those restrictions.

RIGHT TO REQUEST CONFIDENTIAL COMMUNICATIONS. You have the right to receive confidential communications containing your health information. Your request for restrictions must be submitted in writing to the person listed below. We are required to accommodate reasonable requests. For example, you may ask that we contact you at your place of employment or send communications regarding treatment to an alternate address.

RIGHT TO BE NOTIFIED OF A BREACH. You have the right to be notified in the event that we (or one of our Business Associates) discover a breach of your unsecured protected health information. Notice of any such breach will be made in accordance with federal requirements.

RIGHT TO RECEIVE A PAPER COPY OF THIS NOTICE. If this notice is provided electronically, you also have a right to obtain a paper copy of this notice from us upon request. To obtain a paper copy of this notice, please contact the person listed below.

Our Legal Responsibilities

We are required by law to maintain the privacy of your protected health information, provide you with this notice about our legal duties and privacy practices with respect to protected health information and notify affected individuals following a breach of unsecured protected health information.

We may change our policies at any time and reserve the right to make the change effective for all protective health information that we maintain. In the event that we make a significant change in our policies, we will provide you with a revised copy of this notice. You can also request a copy of our notice at any time. For more information about our privacy practices, contact the person listed below.

IF YOU HAVE ANY QUESTIONS OR COMPLAINTS, PLEASE CONTACT:

Contact Office	Human Resources
Name of Company	City of Ames
Street Address	515 Clark Ave
City, State Zip	Ames, IA 50010
Phone Number	515-239-5199
Email Address	hr@cityofames.org

Amendment and Certification

AMENDMENT

This notice will serve as an amendment to our health insurance plan document to:

- Establish the permitted and required uses and disclosures of PHI by us and
- Provide that the group health plan will disclose PHI to us only upon receipt of a certification that the plan documents have been amended to incorporate the required provisions and that we agree to comply with privacy regulations.

CERTIFICATION

We hereby certify that the plan document of our Group Health Plan has been amended to comply with the requirements of 45 Code of Federal Regulations 164.504(f)(2). The amendment provides the required assurance that the we will appropriately safeguard and limit the use and disclosure of the Group Health Plan participants’ protected health information that the we may receive from the Group ealth Plan or from the Insurance Carrier to perform the plan administration functions.

COMPLAINTS

If you are concerned that we have violated your privacy rights, or you disagree with a decision we made about access to your records, you may contact the person listed above. You also may send a written complaint to the U.S. Department of Health and Human Services — Office of Civil Rights. The person listed above can provide you with the appropriate address upon request or you may visit www.hhs.gov/ocr for further information. You will not be penalized or retaliated against for filing a complaint with the Office of Civil Rights or with us.

This form does not constitute legal advice and is provided “as is.” This form is based upon current federal law and is subject to change based upon changes in federal law or subsequent interpretive guidance. This form must be modified to reflect the user’s privacy practices and its state law where the state law is more stringent.

Eff. 2-28-13



HIPAA SPECIAL ENROLLMENT RIGHTS

City of Ames Health Plan Notice of Your HIPAA Special Enrollment Rights

Our records show that you are eligible to participate in the City of Ames Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to 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 toward your or your dependents' other coverage). However, you must request enrollment within 45 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. 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 new dependents. However, you must request enrollment within 45 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Krista Hammer - Human Resources Officer at 515.239.5199 or hr@cityofames.org.



Notice of Privacy Practices for Group Health Plan(s)

Your Information. Your Rights. Our Responsibilities.

This notice is being presented to all members of the City of Ames Group Health Plan(s), which is administered by Wellmark, Delta Dental and Delta Vision. This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

Our Uses and Disclosures

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

To the extent that we have your substance use disorder patient records, subject to 42 CFR part 2, we will not share that information for investigations or legal proceedings against you without (1) your written consent or (2) a court order and a subpoena.

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.



Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home, office, or mobile phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request, and we may say “no,” for example, if it could affect your care. If we agree to your request, we may still share this information in the event that you need emergency treatment.

Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If someone has authority to act as your personal representative, such as if someone has your medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information on page 1.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting <https://www.hhs.gov/hipaa/filing-a-complaint/index.html>.
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases, we never share your information unless you give us written permission:

- Marketing purposes
- Sale of your information



Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways.

Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

Example: We use health information about you to develop better services for you.

Pay for your health services

We can use and disclose your health information as we pay for your health services.

Example: We share information about you with your dental plan to coordinate payment for your dental work.

Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.

Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. And in all cases, if we have substance use disorder patient records about you, subject to 42 CFR part 2, we cannot use or share information in those records in civil, criminal, administrative, or legislative investigations or proceedings against you without (1) your consent or (2) a court order and a subpoena.

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.



Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described in this notice unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site, and we will email or mail a copy to you.

Effective Date

This notice is effective as of February 16, 2026.

Privacy Official

Name	Krista Hammer
Title	HR Officer II
Email Address	HR@cityofames.org
Phone Number	515.239.5199

NOTICE OF CREDITABLE COVERAGE

IMPORTANT NOTICE FROM CITY OF AMES

About Your Prescription Drug Coverage and Medicare

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 Ames 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 Ames has determined that the prescription drug coverage offered by the medical plan 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 Ames coverage will not be affected. Your current coverage pays for other health expenses in addition to prescription drugs. If you enroll in a Medicare prescription drug plan, you and your eligible dependents will still be eligible to receive all of your current health and prescription drug benefits.

If you do decide to join a Medicare drug plan and drop your current City of Ames coverage, be aware that you and your dependents may be able to get this coverage back. If you are still a benefit eligible employee of the City and you enroll during an open enrollment period.

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 Ames 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 below 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 Ames 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 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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 1-800-772-1213 (TTY 1-800-325-0778).

REMEMBER: Keep this Creditable Coverage 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:	July 01, 2026
Name of Entity/Sender:	City of Ames
Contact—Position/Office:	Krista Hammer, Human Resources Officer
Office Address:	515 Clark Ave. Ames, Iowa 50010 United States
Phone Number:	515.239.5199



COBRA GENERAL NOTICE

Model General Notice of COBRA Continuation Coverage Rights (For use by single-employer group health plans) **** Continuation Coverage Rights Under COBRA ****

Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it. When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to City of Ames, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Krista Hammer.

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, Children's Health Insurance Program (CHIP), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov/.

Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period¹ to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

¹ <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>.





For more information visit <https://www.medicare.gov/medicare-and-you>.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.healthcare.gov.

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

PLAN CONTACT INFORMATION

City of Ames

Vicki Hillock — Human Resources Secretary 515 Clark Ave.

Ames, Iowa 50010 United States

515.239.5199

Your Rights and Protections Against Surprise Medical Bills

When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is “balance billing” (sometimes called “surprise billing”)?

When you see a doctor or other health care provider, you may owe certain out-of-pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

“Out-of-network” describes providers and facilities that haven't signed a contract with your health plan. Out-of-network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called “balance billing.” This amount is likely more than in-network costs for the same service and might not count toward your annual out-of-pocket limit.

“Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care—like when you have an emergency or when you schedule a visit at an in-network facility but are unexpectedly treated by an out-of-network provider.

You are protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out-of-network provider or facility, the most the provider or facility may bill you is your plan's in-network cost-sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post-stabilization services.

Certain services at an in-network hospital or ambulatory surgical center

When you get services from an in-network hospital or ambulatory surgical center, certain providers there may be out-of-network. In these cases, the most those providers may bill you is your plan's in-network cost-sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in-network facilities, out-of-network providers can't balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get care out-of-network. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in-network). Your health plan will pay out-of-network providers and facilities directly.
- Your health plan generally must:
 - Cover emergency services without requiring you to get approval for services in advance (prior authorization).
 - Cover emergency services by out-of-network providers.
 - Base what you owe the provider or facility (cost-sharing) on what it would pay an in-network provider or facility and show that amount in your explanation of benefits.
 - Count any amount you pay for emergency services or out-of-network services toward your deductible and out-of-pocket limit.

If you believe you've been wrongly billed, you may contact HHS at 1-800-985-3059.

Visit <https://www.cms.gov/nosurprises> for more information about your rights under federal law.



This document is an outline of the coverage proposed by the carrier(s), based on information provided by the City. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.



Smart Choice