



2025-2026 Employee Benefits Presentation

Plan Year: October 1, 2025 –
September 30, 2026



2025 Benefit Program

City of Roswell is proud to offer you and your family a valuable employee benefits program.

2025 plan year highlights:

- Medical, Dental and Vision benefits are now offered through **Cigna**
- Basic Life, Voluntary Life and Disability (STD/LTD) are now offered through **Standard**
- Voluntary Child Life coverage is now available in increments of \$1,000 up to \$10,000

Benefits Eligibility



You are eligible for benefits if you work at least 30 hours per week.

Eligible dependents include:

- Your legal spouse
- Your children up to age 26



New Hires

Employees hired after the open enrollment period are eligible for benefits on the 1st of the month following the date of hire. If you are a new hire and you start on the 1st of the month, your benefits will start on the 1st of the following month.

Qualifying Life Events

Once you make benefit elections, you will not be able to change them until the next open enrollment period, unless you have a qualifying life event.

Please keep in mind, you cannot make benefit changes until next annual open enrollment period unless you experience a qualifying event.

Contact HR within 30 days if you experience one of the following events outside of open enrollment:



Loss of Essential
Coverage



Loss of COBRA
Benefits



Marriage
or Divorce



Birth, Adoption,
or New Dependent



Aged Off
a Parent's Plan



Change in
Citizenship



Death
in Family



Change in Government
Assistance Eligibility



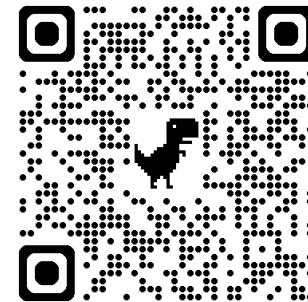
Medical & Prescription Drug Benefits



Medical Plan Overview

City of Roswell offers medical and prescription drug coverage through Cigna.

→ Find an in-network provider at [Cigna | Find Care](#)



You may also download the myCigna mobile app to set up your account and easily manage your plan. You may also:

- Access ID cards
- View plan claims
- Estimate cost of care
- Track progress toward your deductible

Download the myCigna mobile app today! Scan here



Open Access Plus (OAP)



Primary Care Provider: A primary care provider (PCP) is recommended but not required



Specialist: You can see a specialist without a referral



Network: Lower costs by using providers and health care facilities in the OAP network

- Use the Cigna Healthcare® network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care



Deductible: You may pay an annual amount — a deductible — before your health plan begins to pay for covered health care costs.¹ Only services covered by the health plan count toward the deductible



Copay and co-insurance: Once you meet your deductible, you will pay a portion of covered health care costs and the plan pays the rest²



Out-of-pocket maximum: Once you meet an annual limit on your payments — out-of-pocket maximum — your plan pays 100% of covered costs

1. Plans may vary; see your employer's plan documents for details related to your specific medical plan.

2. Coinsurance is what you pay for covered services after you've met your deductibles. It does not include charges for services not covered by your plan. If you use an out-of-network provider, your expenses may be more than the coinsurance amount shown because the out-of-network provider can bill you for charges that are more than what your benefit plan will pay.



Open Access Plus High Deductible Health Plan (OAP HDHP)



Primary Care Provider: A primary care provider (PCP) is recommended but not required



Specialist: You can see a specialist without a referral



Network: Lower costs by using providers and health care facilities in the OAP network

- Use the Cigna Healthcare® network of providers, health care facilities, labs, x-ray and radiology centers, as well as emergency care



Deductible: You may pay an annual amount — a deductible — before your health plan begins to pay for covered health care costs.¹ Only services covered by the health plan count toward the deductible



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Medical Plan Highlights

	Cigna \$2,000 HSA	Cigna OAP
In-Network Benefits		
Deductible (Individual / Family)	\$2,000 / \$4,000 Non-Embedded	\$1,000 / \$3,000 Embedded
Coinsurance (Plan Pays / You Pay)	90% / 10%	90% / 10%
Out-of-Pocket Max (Individual / Family)	\$3,000 / \$6,000	\$3,000 / \$6,000
Preventive Services		
Primary Care	Covered at 100%	Covered at 100%
Specialist Visit	10% after ded	\$25 Copay
Emergency Room	10% after ded	\$60 Copay
Urgent Care	10% after ded	10% after ded
Virtual Visits w/ MDLive	Covered 100% after deductible for urgent care and primary care Wellness – covered at 100%	Covered 100% for urgent care, primary care, and wellness; no deductible

Virtual care¹



Cigna Healthcare has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.

Primary Care

Preventive care, routine care and specialist referrals

- Preventive care checkups/ wellness screenings available at no additional cost²
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for imaging, biometrics, blood work and screenings at local facilities³

Behavioral Care

Talk therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, grief and depression

Urgent Care

On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the ER
- Prescriptions available, if appropriate

Dermatology⁴

Fast, customized care for skin, hair and nail conditions — no appointment required

- Board-certified dermatologists review pictures and symptoms
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

1. Cigna Healthcare provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Not all preventive care services are covered, refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna Healthcare medical members aged 18 and older.
2. For customers who have a non-zero preventive care benefit, MDLIVE virtual wellness screenings will not cost \$0 and will follow their preventive benefit.
3. Limited to labs contracted with MDLIVE for virtual wellness screenings.
4. Virtual dermatological visits through MDLIVE are completed via asynchronous messaging. Diagnoses requiring testing cannot be confirmed. Customers will be referred to seek in-person care. Treatment plans will be completed within a maximum of 3 business days, but usually within 24 hours.



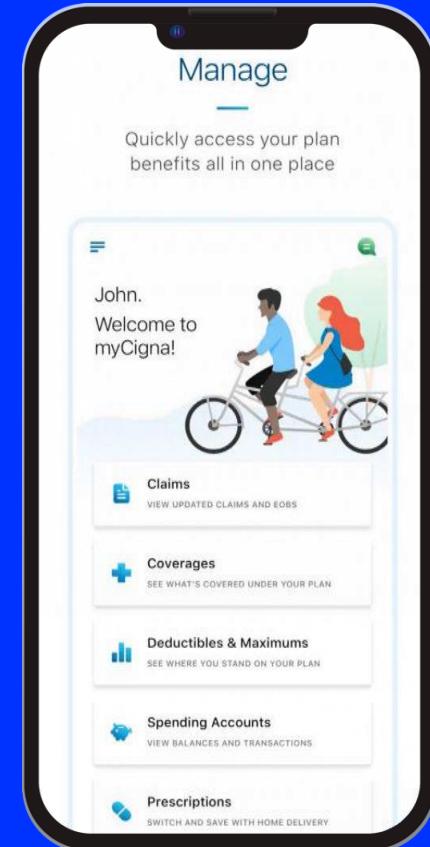
Use the myCigna® App¹ or website – 24/7

Manage all your prescriptions on the My Medications page

- See which medications your plan covers
- Price a medication²
- Search for lower-cost alternatives, if available
- View all the prescriptions you've filled in the last 18 months
- Find an in-network pharmacy
- Ask a pharmacist a question
- Switch a prescription from a retail pharmacy to our home delivery pharmacy

For home delivery prescriptions:

- Refill and track your orders
- Pay your bill online
- Sign up for automatic refills
- Request a payment plan
- For specialty medications, connect to your online Accredo® account



For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply.

2. Prices shown on myCigna are not a guarantee. Coverage falls under your plan terms and conditions. Visit myCigna for more information.

Prescription Drug Coverage

	Cigna \$2,000 HSA	Cigna OAP
In-Network Benefits		
Retail Tier 1	Retail: \$10 copay Mail Order 30 Day: \$10 Copay Mail Order 90 Day: \$25 copay After medical deductible has been met	Retail: \$10 copay Mail Order 30: \$10 Copay Mail Order 90: \$20 copay
Retail Tier 2	Retail: \$35 copay Mail Order 30 Day: \$35 Mail Order 90: \$88 copay After medical deductible is met	Retail: \$35 copay Mail Order 30 Day:\$35 Copay Mail Order 90: \$70 copay
Retail Tier 3	Retail: \$60 copay Mail Order 30 Day: \$60 Mail Order 90: \$150 copay After medical deductible is met	Retail: \$60 copay Mail Order 30 Day: \$60 Copay Mail Order 90: \$120 copay
Retail Tier 4	\$60 copay After medical deductible is met	You pay 20% up to \$200

Cost for Medical Benefits

City of Roswell shares the cost of your medical coverage. Your cost for coverage is deducted from your bi-weekly paycheck:

Medical Employee Bi-Weekly Premium				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Cigna \$2,000 HSA	\$40.20	\$62.31	\$57.26	\$81.42
Cigna OAP	\$83.79	\$159.48	\$144.90	\$214.61



Dental Benefits



Dental Preferred Provider Organization (DPPO)



Network: Select any licensed dentist, but see bigger savings if you use a dentist in the Cigna Healthcare Dental network



Specialist: See a specialist without a referral



Deductible: An annual amount that may apply to covered services before your plan begins to pay



Coinsurance: Once you meet your deductible and satisfy any applicable waiting period, this is the portion you will pay of your covered dental care costs



Coverage: The amount paid by your plan depends on:

- The coinsurance level for the service you receive
- The dentist you visit
- Whether you've paid your deductible and/or reached your maximum



Maximums: Once you reach the plan's calendar year dollar and/or any applicable lifetime maximum, your plan will no longer pay a portion of your costs during that plan year



Dental Plan Highlights

	Cigna Core Plan	Cigna Buy-Up Plan
Benefits	In-Network Member Costs	In-Network Member Costs
Network		
Annual Deductible (Calendar Year) Individual Family	\$50 \$150	\$50 \$150
Annual Maximum	\$2,250 per member	\$2,250 per member
Preventive Services	Covered 100%	Covered at 100%
Basic Services (Plan Pays / You Pay) <i>Periodontics (surgical & non-surgical), endodontics (root canals), oral surgery, fillings, prosthetic maintenance</i>	90% / 10%	90% / 10%
Major Services <i>Prosthodontics, crowns, inlays/onlays, dentures, implants & bridges</i>	50% / 50%	50% / 50%
Orthodontia Children to age 26	60% / 40%	60% / 40%
Orthodontia Lifetime Maximum	\$1,500 per member	\$1,500 per member
Out-of-Network Overview*		
Reimbursement	Maximum Allowable Charge (MAC) Fee Schedule	UCR 90 th Percentile

Estimate dental care costs

Cigna Healthcare dental estimator tools¹ are easy to use, and help you avoid unexpected dental care costs. Whether you're choosing a dentist or planning for a procedure, you'll be in the know and ready to make the best decision for you.



Find care and costs:

- With a few taps of your phone or clicks of your mouse, you'll find dentists in your area
- Search by dentist name and type, even by the treatment you're looking for
- View provider backgrounds, credentials and verified patient reviews



The tool helps you:

- Find dentists near you
- Plan and budget
- Compare procedure costs, specific to your plan, among different in-network dentists



Ready to start estimating dental care costs? Log on to the **myCigna® App** or **myCigna.com[®]2** > Find Care & Costs

1. The Treatment Cost Estimator is for informational purposes and provides rough calculations only, based on the treatment or procedure you choose. It does NOT guarantee the exact amount of your out-of-pocket costs and it does NOT guarantee coverage for any treatment or procedure or any dental benefit plan payment. Your actual out-of-pocket cost for dental care will depend on the specific terms of your dental benefit plan.

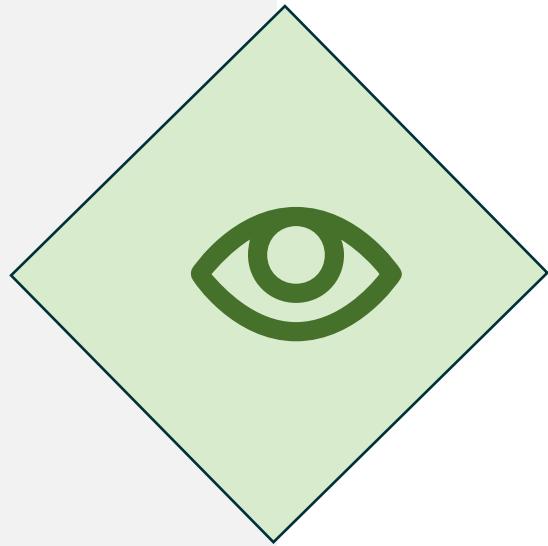
2. App/online store terms and mobile phone carrier/data charges apply.



Cost for Dental Benefits

City of Roswell shares the cost of your medical and dental coverage. Your cost for coverage is deducted from your bi-weekly paycheck:

Dental Employee Bi-Weekly Premium				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Cigna Core Plan	\$0.00	\$12.44	\$13.03	\$24.88
Cigna Buy-Up Plan	\$4.98	\$19.92	\$19.90	\$34.82



Vision Benefits



Why vision health matters

You may go to the eye doctor to get glasses or contact lenses to help you see. But eye exams also give your doctor a view of your health in general.¹ They can reveal the first signs of chronic conditions, including:¹

- Diabetic retinopathy, a symptom of diabetes
- Heart disease
- High blood pressure
- High cholesterol
- Rheumatoid arthritis
- Stroke
- Vitamin A deficiency

1. American Academy of Ophthalmology. "20 Surprising Health Problems an Eye Exam Can Catch." www.aao.org/eye-health/tips-prevention/surprising-health-conditions-eye-exam-detects. Published Apr. 17, 2025



Vision Plan Highlights

Cigna Vision Plan	
In-Network Benefits	Member Costs
Benefit Frequency	
Network	<i>EyeMed Network</i>
Vision Exam	\$10 Copay
Frames	\$130 Allowance
Lenses	\$20 Copay
Contact Lenses	\$130 Allowance
Exams	Once every 12 months
Lenses (or contacts)	Once every 12 months
Frames	Once every 24 months
Contacts (or lenses)	Once every 12 months

Your vision network

With vision coverage, you have greater access at more locations. The vision network is the largest in the U.S.¹ and includes:



25,380 independent providers¹



11,290 retail providers, including LensCrafters®, Pearle Vision®, Target Optical®, Costco Optical®, Walmart Vision Center® and more¹



Access to online retailers that include LensCrafters.com®, Ray-Ban.com®, Glasses.com®, TargetOptical.com®, contactsdirect.com® and Oakley.com®



Online appointment scheduling²

1. The Cigna Healthcare Vision Network is serviced by EyeMed. Number of contracted providers as of 4Q2024, EyeMed internal reporting. Subject to change.

2. Online scheduling available with select providers.



Vision Coverage Cost

Employees are responsible for the full cost of vision coverage. Your cost for vision is deducted from your bi-weekly check:

Vision Employee Bi-Weekly Premium				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Vision Plan	\$3.05	\$5.79	\$6.10	\$8.96

Support to Improve Your Health and Well-being



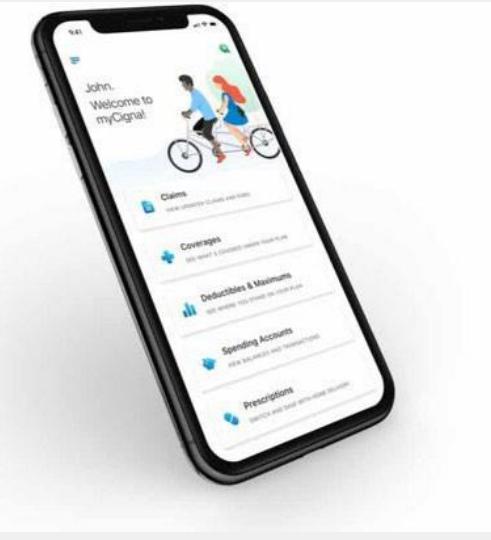
Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates.
In Utah, plans are offered by Cigna Health and Life Insurance Company.

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Your online home for assessment tools, plan management, medical updates and much more:

- Find in-network doctors, dentists and medical services
- View, print and email ID cards
- Review your coverage
- Manage and track claims, account balances and deductibles
- Compare cost and quality information for doctors and hospitals
- Access a variety of health and wellness tools and resources
- Receive alerts when new plan documents are available
- Manage your home delivery prescription orders² or talk with a pharmacist
- Use the Price a Medication feature to explore medication costs³



Download the **myCigna®** app and access your account.¹

For illustrative purposes only.

1. App/online store terms and mobile phone carrier/data charges apply. Actual myCigna features may vary depending on your plan and individual security profile.

2. [Not all plans include home delivery as a covered pharmacy option. Please log in to the myCigna app or website, or check your plan materials, to learn more about the pharmacies in your plan's network.]

3. [Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.]



24/7 Customer Assistance



Reach us 24 hours a day,
seven days a week



Get answers to your health,
claims and benefit questions



Ask for a Spanish-speaking
service representative, or
someone who can
translate one of more than
200 languages



Order an ID card, update
insurance information,
check claim status
and more



The answers you need are just a phone call away. Anytime you need us,
feel free to call the toll-free number on your ID card.



Omada is a digital lifestyle change program focused on building healthy, long-lasting habits.

- Designed to help you lose weight, gain energy and reduce the risks of type 2 diabetes and heart disease
- Surrounds you with the tools and support you need to make lasting, meaningful changes to the way you eat, move, sleep and manage stress — one small step at a time
- Teaches healthy habits — guided by interactive online lessons and support groups, professional health coaching and a digitally connected scale
- Receive the program at no additional cost if you or your covered adult dependents are enrolled in the company medical plan offered through Cigna Healthcare®, are at risk for type 2 diabetes or heart disease, and are accepted into the program

1. The Omada® program is administered by Omada Health, Inc., an independent third-party service provider. Cigna Healthcare does not endorse or guarantee the products or services of any third parties and assumes no liability with respect to any such products or services.





Spending Accounts

HealthEquity®

Health Saving Account

A Health Savings Account (HSA) is a tax-free savings account owned by you and is 100% vested from day one, and lets you build up savings for future needs. The funds may be used to pay for qualifying healthcare expenses not covered by insurance or any other plan for yourself, your spouse, or tax dependents. You decide how much you would like to contribute, when and how to spend the money on eligible expenses, and how to invest the balance.

*Employer and Employee contributions are made per pay period. Employer contributions are prorated based on plan start date.

TOTAL HSA CONTRIBUTION LIMITS	
Employee Only Coverage	\$4,300
Employee + 1/Family Coverage	\$8,550
EMPLOYER HSA CONTRIBUTIONS	
Employee Only Coverage	\$750/year
Employee + 1/Family Coverage	\$1,500/year
EMPLOYEE CONTRIBUTION LIMITS	
Employee Only Coverage	\$3,550
Employee + 1/Family Coverage	\$7,050
HSA “CATCH-UP” CONTRIBUTIONS	
Age 55 or older	Up to \$1,000/year

Flexible Spending Accounts

To help you save for any predictable medical or dependent care expenses, City of Roswell offers a Health Care Flexible Spending Account, Limited Purpose Flexible Spending Account and a Dependent Care FSA. FSAs allow you to put money aside before any taxes are taken out. The FSA renews every plan year, so you must enroll each year you want to participate

Dependent Care FSA

- For all benefits eligible employees.
- **The annual contribution maximum is \$5,000 (or \$2,500 if married and filing separately).**
- There is no rollover for this account.

Healthcare FSA

- Annual maximum contribution of \$3,300 can be used for eligible health care related expenses, including medical, dental and vision expenses.

Limited Purpose FSA

- If you open or contribute to a Health Saving Account (HSA), you may enroll in a Limited Purpose FSA.
- If you enroll in a HDHP (High-Deductible Health Plan) and elect a Health FSA, you will automatically be enrolled in the Limited Purpose FSA.
- Limited Purpose FSA will reimburse you for dental and vision expenses, but you cannot claim the same expense on both the FSA and HSA accounts.



Voluntary Supplemental Health



These supplemental plans pay cash to you, regardless of what your medical plan has paid. The cash can be spent however you need – to pay hospital bills or to pay living expenses. It's totally up to you!



Accident

Protection for unexpected injuries, including:

- Fractures
- Concussion
- Sprains

Benefits paid based on injury & treatment including:

- ER service
- Urgent care



Critical Illness

Pays you a lump sum for diagnoses including:

- Cancer
- Heart attack
- Stroke
- Major organ failure
- Paralysis

Use your benefit to help cover upcoming treatment expenses.

Accident Insurance

Accident Insurance provides protection from the expense of an unexpected injury. Benefits are paid directly to you based on the injury and treatment.

If you have a covered injury, accident insurance can help you pay for things like:

- Emergency Room Visits
- Ambulance Transportation
- Emergency Helicopter Transportation
- Hospital Admissions & Per Diem Charges
- Intensive Care & Rehabilitation Unit Care
- Diagnostic Exams
- Follow-up Treatments
- Physical Therapy

Coverage Tier	Semi-Monthly Premium
Employee Only	\$7.24
Employee + Spouse	\$12.78
Employee + Child(ren)	\$15.78
Employee + Family	\$21.32

Please note that the costs in the enrollment portal will be based on a bi-weekly pay schedule (26 pay periods)

Critical Illness

Critical Illness Insurance helps you and covered family members pay for expenses related to the diagnosis of a covered condition.

You can choose the benefit amount that is right for you:

→ Employee Benefit: Increments of \$10,000 up to \$30,000

→ Spouse Benefit: Increments of \$5,000 up to 50% of Employee elected amount

Employee Non-Tobacco Monthly Premiums			
Age	\$10,000	\$20,000	\$30,000
18-24	\$3.43	\$6.87	\$10.30
25-29	\$4.11	\$8.23	\$12.34
30-34	\$5.18	\$10.36	\$15.54
35-39	\$6.44	\$12.88	\$19.32
40-44	\$8.67	\$17.34	\$26.02
45-49	\$12.26	\$24.52	\$36.78
50-54	\$17.60	\$35.19	\$52.79
55-59	\$24.48	\$48.97	\$73.45
60-64	\$35.15	\$70.31	\$105.46
65-69	\$52.22	\$104.45	\$156.67
70+	\$79.38	\$158.77	\$238.15

Please note that the costs in the enrollment portal will be based on a bi-weekly pay schedule (26 pay periods)

Spouse Non-Tobacco Monthly Premiums			
Age	\$5,000	\$10,000	\$15,000
18-24	\$1.72	\$3.43	\$5.15
25-29	\$2.06	\$4.11	\$6.17
30-34	\$2.59	\$5.18	\$7.77
35-39	\$3.22	\$6.44	\$9.66
40-44	\$4.34	\$8.67	\$13.01
45-49	\$6.13	\$12.26	\$18.39
50-54	\$8.80	\$17.60	\$26.39
55-59	\$12.24	\$24.48	\$36.72
60-64	\$17.58	\$35.15	\$52.73
65-69	\$26.11	\$52.22	\$78.34
70+	\$39.69	\$79.38	\$119.08



Life & Disability Benefits



Life and AD&D Insurance

Life insurance pays a benefit to your beneficiary to help meet expenses in the event of your death. AD&D insurance provides a benefit if you die or suffer certain serious injuries due to a covered accident.

Employer Paid – Basic Life and AD&D Insurance	
Active Employee	3X your basic annual earnings, to a maximum of \$450,000.
Spouse	Flat \$5,000 benefit
Child(ren)	Flat \$2,500 benefit

Employee Paid – Voluntary Life Insurance	
Employee	Increments of \$10,000 up to the lesser of 5x annual salary or \$500,000; Guarantee Issue Amount \$200,000
Spouse	Increments of \$5,000 up to the lesser of \$250,000 or 100% of Employee amount; Guarantee Issue \$50,000
Child (from birth to age 26)	Increments of \$1,000 up to \$10,000

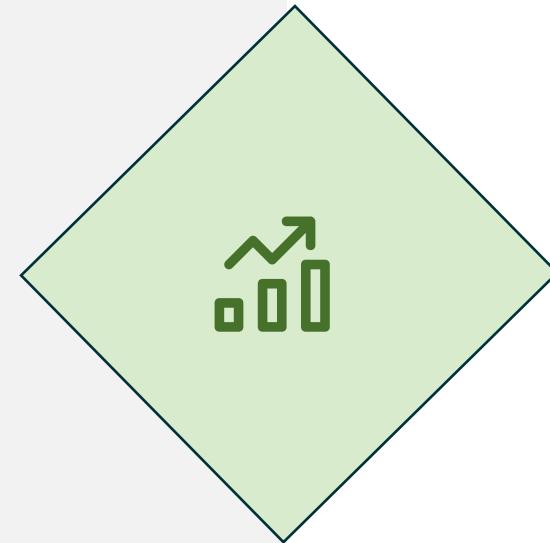
This enrollment is a True Open Enrollment; this allows eligible employees to elect or increase voluntary life insurance coverage up to the guaranteed issue amount **without completing Evidence of Insurability (EOI)*

**You must enroll in Employee Voluntary Life in order to elect voluntary life for your spouse and/or child.*

Disability Insurance

City of Roswell is pleased to provide disability insurance at no cost to you.

Plan Highlights	Short-Term Disability	Long-Term Disability
Coverage Paid By	Company-Paid	Company-Paid
Elimination Period	13 Days – Accident / Sickness/ Hospitalization	180 Days
Benefit Duration	166 Days	To SSNRA
Income Replaced	66.67%	66.67%
Maximum Benefit	\$1,500 per week	\$7,500 per month
Pre-Existing Conditions	None	3/12



Employee Assistance Program



City of Roswell is pleased to provide a free EAP program through FEI. By accessing its information, resources and referrals, you can find the support you need to become your best – in all facets of life. We are here for you 24/7/365

Here's a clearer look at your benefits:

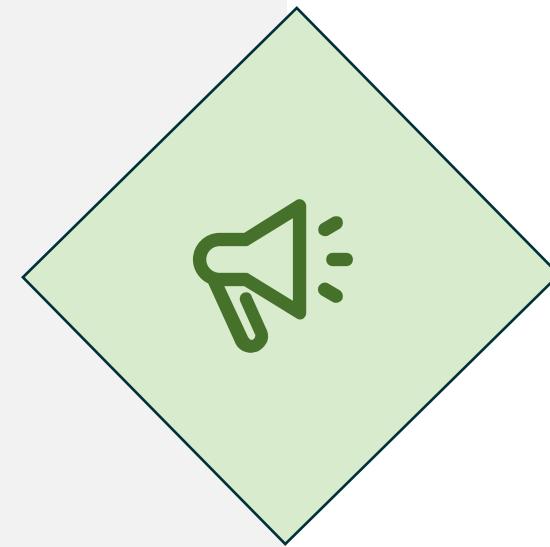
- Short Term Counseling
 - Up to 6 sessions per issue per year
- Life Coaching
 - Up to 6 sessions per year
- Work-Life Benefit
 - Unlimited consultations and referrals
- Legal Benefit
 - One session per issue
- Financial Benefit
 - One consultation per issue

Contact FEI Behavioral Health

Call: 800-824-4372

Visit: myassistanceprogram.com/fei

Code: roswell



Next Steps

To Enroll

- Review Benefit Options
- Log into ADP and elect benefits
- Be sure to update beneficiary information!
- Remember you may call **CIGNA OneGuide** at **1-800-564-7642** for enrollment assistance with choosing which (medical, dental, vision) plan may be best for you and your family
- You may contact the NFP Customer Service Line at **1-888-643-5995** to enroll in full benefits
- Please elect and submit benefits before September 8th, 2025, at 11:59 pm

A wide-angle photograph of a modern office building's atrium. In the center, a woman in a dark suit walks down a multi-level glass-enclosed staircase. In the background, a man and a woman stand on an upper level. To the left, two men are seated at a table in a lounge area. The building features large glass walls and a high ceiling.

QUESTIONS?



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NFP.com