

# FOR YOUR BENEFIT

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**Examples of Changes**

- Add or Drop Coverage
- Add or remove dependents

**Examples of Life Changes**

- Marriage / Divorce
- Birth of a child
- Loss of Spouse's coverage

## WHAT'S NEW FOR 2010?

### Open Enrollment

#### November 1st – November 30th

It is that time of year again. Remember, this is your time to make changes to your benefit plans without having to experience a Life Changing Event. (See left column for examples)

**Medical**

Medical coverage will still be offered through Anthem. As of January 1, 2010 the KeyCare 10 plan will no longer be offered as an option for medical insurance. We will be introducing a single plan option for 2010. All employees enrolled in the current medical plan will automatically be enrolled into the KeyCare 20 plan (see next page for benefit details). All preventive exams will be covered at 100% with no co-payment or co-insurance beginning January 1, 2010. See page 2 for more details.

Employee health insurance will see an increase in premiums in 2010. To lessen the financial impact on employees, rather than increasing your premiums effective January 1, 2010, the City will use budget savings to absorb the additional cost until July 1, 2010. In June 2010, we will provide additional information concerning premium increases. To reduce the impact, you may want to consider enrolling in the Pre-tax Conversion Plan and the Flexible Spending Account (FSA). In the Pre-tax plan, you will have your share of medical premiums deducted from your gross pay before taxes are calculated. If you have elected the Pre-Tax Plan, you **do not** need to enroll. See below for more details on the FSA. The Pre-tax plan and FSA are ways that can increase your take home pay.

**Fitness Center**

In 2010 employees will be required to utilize the facility at least EIGHT times per month to receive your incentive. See page 4 for more details.

### Flexible Spending Account (FSA)

The FSA allows you to save tax free money to help pay for your medical, dental, vision and OTC qualified expenses. When contributing to an FSA, you save about \$0.30 on every \$1.00 because you are reducing your taxable income. **You must enroll each year to continue this benefit.**

#### 2010 Maximum Contributions

Medical FSA - \$5,000

Dependent Care FSA - \$5,000\*

\* You can only contribute \$2,500 if you are married and filing separately.

## YOUR 2010 MONTHLY PREMIUMS\*\*

Plan	Employee Only	Employee & Child	Employee & Spouse	Employee & Family
Medical/KeyCare 20	\$89.00	\$144.00	\$188.00	\$245.00

Plan	Employee Only	Employee +1	Family
Dental	\$6.00	\$12.00	\$20.00
Vision	\$8.00	\$13.00	\$23.00

Plan	Member
One Life Fitness (Formerly Gold's Gym)	\$32.00
Riverside Wellness & Fitness	\$30.00

\*\* Effective January 1, 2010, the City will absorb the additional medical cost until July 1, 2010. See page 1 for more information. The City continues to pay 75% of your dental premium.

## 2010 MEDICAL BENEFITS

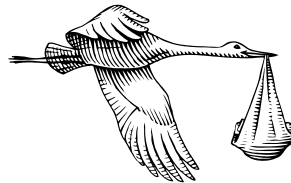
The City of Newport News will offer Anthem’s KeyCare 20 plan as a single medical plan option. Review the following chart for a summary of benefits and changes in co-payments. Bolded items below reflect new changes.

Benefits:	Anthem KeyCare 20	
	IN NETWORK	OUT OF NETWORK
<b>ANNUAL DEDUCTIBLE</b>		
Individual	\$0	\$500
Family	\$0	\$1,000
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b>		
Individual	<b>\$2,000</b>	\$4,500
Family	<b>\$4,000</b>	\$9,000
<b>LIFETIME MAXIMUM</b>	Unlimited	
<b>OUTPATIENT</b>		
Physician (or Primary Care) Office Visit	<b>\$20</b>	30%AD
Lab & X-ray	10%	30%AD
<b>Preventive</b>		
> Check-ups	<b>\$0</b>	30% AD
> Well Baby Care	<b>\$0</b>	30% AD
> Routine Annual Gynecological Exam	<b>\$0</b>	30% AD
> Mammograms	0%	30% AD
Specialty Care Office Visit	<b>\$40</b>	30% AD
Surgery	<b>\$100</b>	30% AD
Urgent Care	<b>\$20 / \$40</b>	30% AD
Emergency Room	<b>\$100</b>	30% AD
<b>INPATIENT</b>		
Hospital	0%	30% AD
Physician Services	0%	30% AD
Per Admission Copayment	<b>\$400</b>	\$0
<b>PRESCRIPTION DRUGS</b>		
Tier One (Generic)		\$10
Tier Two (Brand)		<b>\$30</b>
Tier Three (Higher Cost Brand)		<b>\$50</b>
Mail Order 90 Day Supply (\$20, \$60, \$100)		

### ICMA 457 Deferred Compensation Plan

The IRS announced there will be no changes to the contribution limitations for 2010. You may change your contribution at any time by requesting a form from the Benefits Office.

Limitations	2010 Limit
Annual Deferral Limit for 457 Plans	\$16,500
“Pre-Retirement” Catch-Up Limit	\$16,500
“Age 50” Catch-Up Limit	\$5,500



### Future Moms

Expecting? Research shows that mothers-to-be who are well-informed make good choices that often result in healthier pregnancies. That’s why we offer Future Moms, a program designed to help you have a safe and healthy child.

The sooner you enroll, the more you’ll benefit from Future Moms. As soon as you know you are expecting, just pick up the phone and call one of our experienced, registered nurses at 1-800-828-5891.

## 2010 DENTAL BENEFITS

The chart below shows how much the plan pays for certain dental services. Please reference evidence of coverage documents for details and limitations.

Benefits	Dental PPO Plus Prem.	
<b>Deductible</b>	<b>\$50</b>	
<b>Annual Maximum</b>	<b>\$2,500</b>	
<b>Diagnostic &amp; Preventive</b>	<b>IN</b>	<b>OUT</b>
Exams	100%	100%
Cleanings	100%	100%
Fluoride (under age 19)	100%	100%
Space Maintainers	100%	100%
Bite- Wing X-Rays	100%	100%
<b>Basic/Restorative Services</b>		
Sealants	80%	80%
Fillings	80%	80%
Endodontics (Root Canal)	80%	80%
Periodontics (Gum Disease)	80%	80%
Simple Extractions	80%	80%
<b>Major Services</b>		
Crowns, Inlays, Outlays	50%	50%
Bridges and Dentures	50%	50%
Repairs and Adjustments	80%	80%
<b>Orthodontics</b>		
Appliances and Related Services	50%	
Lifetime Maximum	\$1,500	
<b>Waiting Periods</b>		
Basic/Restorative Services	None	
Major Services	None	
Orthodontic Services	None	

## SHORT TERM & LONG TERM DISABILITY

CIGNA Group Insurance administers the Short Term Disability and Long Term Disability. The only time to enroll or cancel is during *open enrollment*.

### Short Term Disability

Employees may elect Short Term Disability (STD) for a 50 percent base annual salary replacement in the event of a disability. STD begins after a waiting period of 30 consecutive days or once all accumulated sick leave has been exhausted, which ever occurs later. Short term benefits are paid up through 90 consecutive days.

### Long Term Disability

Under Long-Term Disability (LTD), the City covers at no cost to all employees 40 percent of their base annual salary. The employee has the option to purchase a 10 percent buy-up. Long-term benefits will take effect after a waiting period of 90 consecutive days from your date of disability if all accumulated sick leave has been exhausted.

## 2010 LIFE INSURANCE

CIGNA Group Insurance continues to administer the City's Life Insurance. Under the City's current benefits, each regular employee is covered, **at no cost**, for an amount equal to his/her base annual salary. During *open enrollment*, employees have an option of increasing their current option one level without presenting medical proof of insurability. Additional term life insurance is one-half, one, two, or three times the base annual salary.

Each employee may also insure his or her legal spouse for \$10,000 or \$20,000. The legal spouse is not eligible for this option if he/she is also a regular employee of the City and/or the Newport News School System.

Employee Age	Rate per 1,000
Under 30	.046
30-34	.050
35-39	.076
40-44	.104
45-49	.176
50-54	.256
55-59	.400
60-64	.656
65-69	1.088
70+	1.912
Spouse	Rate Per Month
\$10,000	\$2.00
\$20,000	\$4.00

## 2010 VISION BENEFITS

City employees' vision is through the Vision Service Plan (VSP). During *open enrollment*, employees can change their vision coverage. In order to access vision care benefits, simply contact your VSP participating doctor to make an appointment. Identify yourself as a VSP patient. Your Social Security number is your VSP identification number. The VSP participating doctor will obtain the necessary authorization. All full-time employees are eligible for one free eye exam every year without signing up for VSP. This benefit covers only the employee and not his/her spouse or dependent(s).

Benefits	In-Network	Out-Network
<b>Services/Frequency</b>		
Comprehensive Exam	12 months	12 months
Lenses	12 months	12 months
Frames	24 months	24 months
Contacts in lieu of glasses	12 months	12 months
<b>Lenses</b>		
Single	Covered in Full	Up to \$25
Lined Bifocal	Covered in Full	Up to \$40
Lined Trifocal	Covered in Full	Up to \$55
<b>Contact Lenses - Elective</b>	\$105	\$105
<b>Contact Lenses Fitting Fee</b>	part of \$105 allowance	part of \$105 allowance
<b>Frames</b>	\$120	Up to \$45
<b>Materials Copay</b>	\$10	n/a
<b>Exams</b>	No copay applies	Up to \$35

City of Newport News  
Benefits Office  
2400 Washington Avenue  
Newport News, VA 23607

Presorted Standard  
U S Postage  
PAID  
Newport News VA

Employee name  
Address  
Newport News, VA 23607

*For Your Benefit is the  
newsletter of the  
Newport News Benefits Office,  
2400 Washington Avenue,  
Newport News, Virginia  
23607.*

757-926-3929

*Benefits' Staff*

*Tyreese Hamilton  
Employee & Retiree Benefits  
Manager*

*Kandy Hornsby  
Benefits Administrator*

*Moneik Robbins  
Senior Benefits Coordinator*

*Janice Jones  
Benefits Coordinator*

*We welcome any comments or  
suggestions as to subject*

**ONE LIFE FITNESS**  
(FORMERLY GOLD'S GYM)

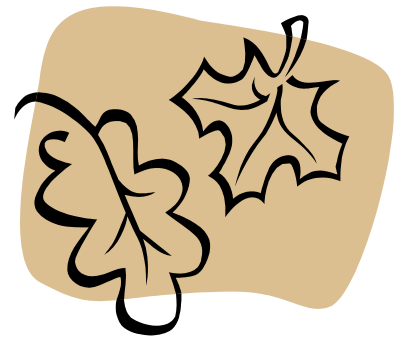
**RIVERSIDE WELLNESS & FITNESS**

An employee can make an election during open enrollment to join or terminate their membership with One Life Fitness or Riverside Wellness and Fitness Center. Once an election is made, you may not change and/or terminate until the next open enrollment. Membership through the City's program is open to employees and spouses only. **Upon enrollment, banking and/or credit card information may be requested by the facility chosen. This information will be utilized only in the event of termination prior to the next annual open enrollment period.**

**New attendance requirement for reimbursement**

**Employees** who utilize the facility at least **EIGHT** times per month will receive a taxable incentive at the end of the contract year, equal to the amount of the premium paid for each month. Spouses are not eligible for the incentive. Termination of employment prior to the end of the contract year will forfeit any incentive due.

Employees that currently have a fitness center membership and wish to keep the membership do not have to do anything. Employees who would like to join, terminate or change membership providers are required to come to the Benefits Office and complete the necessary forms during open enrollment.



Helpful Links

<http://nngov.com/finance/benefits/benefits>

<http://www.anthem.com>

<http://www.deltadentalva.com>

<http://www.vsp.com>

<http://www.icmarc.org>

<http://www.onelifefitness.com>

<http://www.riversideonline.com/rwfc>