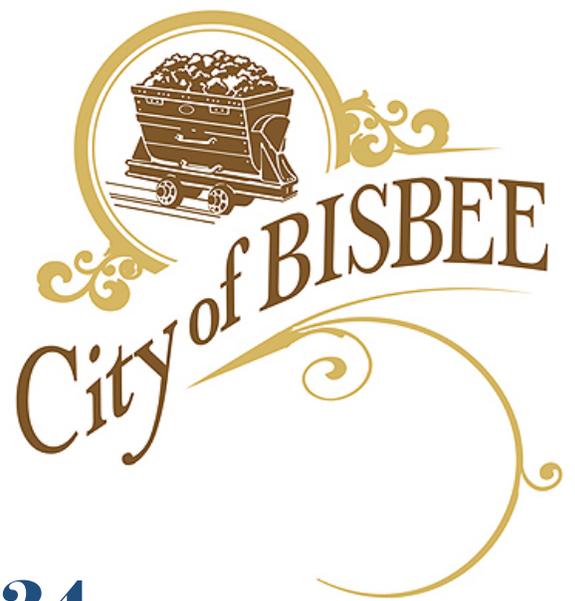




# EMPLOYEE BENEFITS GUIDE



**July 1, 2023 - June 30, 2024**

# Welcome to Your Benefits!

The City of Bisbee is proud to offer a high quality, competitive benefits package to our valued employees and your eligible family members. This is a significant part of your overall compensation which encourages health and well being as well as financial protection. The City of Bisbee believes our success is due, in large part, to the efforts of our most valued resource, our employees. We keep this in mind every year when evaluating the employee benefits programs and remain committed to providing a comprehensive, affordable benefits package to our employees. This guide provides a summary of your employee benefits package for the July 1, 2023 through June 30, 2024 plan year. Please take time to read through this guide to ensure you understand all benefit plan choices and are making the right decision for you and your family.



Select this play button found throughout the guide to watch short videos detailing your benefits

## Below are the highlights of the 2023-2024 benefit plans:

- **Medical Plan:** The City of Bisbee will continue to offer the health plan options through BlueCross BlueShield of AZ (BCBSAZ) with two additional plan options for you to choose from.
  - Four benefit plan options, PPO Statewide \$1,500 90%, PPO Statewide \$1,000 90%, PPO Statewide \$500 90% and PPO Statewide HDHP \$3,000 100% that can be paired with a Health Savings Account (HSA).
  - The HDHP \$3,000 100% plan is the only plan that can be paired with an HSA.
  - The City of Bisbee will continue to contribute 100% of the employee-only premium on the PPO Statewide \$1,000 90% plan option and an additional 25% of this plan for Spouse, Children and Family plans.
  - Employees electing to enroll in the PPO \$500 90% plan will pay the difference in cost. The PPO \$1,500 90% plan and the PPO HDHP \$3,000 can provide you additional savings.
  - You will continue to pay for dependent coverage under the plan options less the 25% additional coverage, of the PPO \$1,000 90% plan costs, from the City of Bisbee.
  - On all plans offered, the deductibles and copays, including prescription drug copays, accumulate towards the plan out of pocket maximum and pre-existing conditions are not excluded from coverage.
  - Please review the BCBSAZ benefit summaries carefully so you understand how each plan works and can choose the best plan option that will fit you and your family needs for the new plan year.
- **Dental Plan:** Delta Dental will continue to be offered.
  - The City will continue to pay 100% of the cost of both the employee and dependent premiums.
- **Life Insurance:** The City will continue to pay 100% of the cost of the \$50,000 employee life insurance benefit offered through the Mutual of Omaha and offer employees the opportunity to purchase additional life insurance and AD&D coverage through the Voluntary Life/AD&D plan.
- **Short Term Disability (STD):** The City will continue to pay 100% of the cost of employee STD coverage.
- **Long Term Disability (LTD):** The City will continue to pay 100% of the cost of LTD coverage for Public Safety employees.
  - All other employees receive LTD through the ASRS.
- **Vision:** The same voluntary vision plan will be offered through Vision Service Plan (VSP) with no change in premiums.
- **AFLAC Ancillary Plans:** The City will continue to offer the voluntary ancillary AFLAC plans to employees who wish to purchase this additional coverage.
- **Employee Assistance Plan (EAP):** The City of Bisbee will continue to provide all employees with a 100% company paid EAP through Alliance Work Partners (AWP). Further information is provided in this Guide.
- **LegalShield & IDShield:** The City will continue to offer voluntary legal and identity theft protection through LegalShield/IDShield.

## Questions?

If you have questions after reading this guide and reviewing the information provided by the insurance carriers, please contact the City of Bisbee Personnel Director. Remember that the best decisions are based on a thorough understanding of each plan and the plan options. This guide is an overview of the benefit plans and should not be construed as a Summary Plan Description, Certificate of Coverage or Plan Document, and should not be relied upon to fully determine coverage. For each benefit elected, you will receive a Certificate of Coverage containing more detailed information from the insurance carrier. If differences exist between this overview and the Certificate of Coverage, the Certificate governs. If you are uncertain about any provisions specified in this guide, please refer to the Certificate of Coverage or contact Personnel.

## Benefit Plan Eligibility and Changes

- Employees must be considered full time and work a minimum of 30 hours per week to be eligible for the medical plans or 40 hours per week for the dental plans and employer paid life insurance and disability benefits.
- New employees become eligible for coverage the first of the month following their first day of full time employment.
- Employees need to complete the City of Bisbee election form confirming benefit elections for the upcoming plan year, whether you are currently enrolled under the BCBSAZ Medical plan, Delta Dental plan and/or VSP Vision plan or enrolling for the first time, **ALL EMPLOYEES MUST COMPLETE AN ENROLLMENT FORM BY THE DUE DATE.**
- For new coverage or for coverage to continue under any of these plans, the enrollment form must be completed and returned to Personnel by **June 15, 2023 at 12:00 noon.**

## You can enroll the following dependents in your benefit plans:

- Your legal spouse
- Your dependent children
- Your domestic partner and domestic partner children
  - **Medical Dental and Vision Plans: dependent children are eligible for coverage up to age 26 regardless if they are married or a full time student.**

## Important Information Regarding Plan Changes

- Each year during the annual open enrollment, you have the opportunity to make new benefit elections for the upcoming year.
- All eligible employees who wish to make any benefit changes must complete and return an enrollment form by the due date.
- Changes to your medical, dental and vision benefits are allowed only at the annual open enrollment each year.
- Per IRS rules, employees cannot drop or add coverage for yourself or your dependents mid-plan year unless you have a qualifying change in family status such as loss of benefits under another plan, marriage, divorce, legal separation, birth, adoption or placement for adoption.
- If you have a qualifying change in family status and want to drop, add or make any changes to your coverage, you must request this change within 31 days of the qualifying event (e.g. within 31 days of the date you lose other coverage, within 31 days of marriage or divorce, within 31 days of date of birth) by completing a new enrollment form and giving it to the Personnel Director.
- It is your responsibility to notify the Personnel Director of a qualifying event.
- Per IRS rules, if you waive or terminate coverage during your annual open enrollment period, you will not be able to enroll in the City of Bisbee's plans until 7/1/2024 unless you have a qualifying change in family status.



**What is a Qualifying Event?**

## Remember...

**Changes must be reported to the Personnel Director within 31 days of a Qualifying Event.**



# Medical/Prescription Drug Plan – Blue Cross Blue Shield of AZ

The City of Bisbee will continue to offer the two medical plan choices that you are currently familiar with through Blue Cross Blue Shield of AZ, and are adding two additional plan options for you to choose from for the 7/1/2023-6/30/2024 plan year. PLEASE NOTE: The deductibles are administered on a calendar year basis, not the City of Bisbee’s plan/fiscal year. A brief summary of coverage under each plan is provided below. More detailed, comprehensive plan information is provided in the BCBSAZ information in your enrollment materials. **Please note, it is very important you see providers (doctors, hospitals, labs, clinics, etc.) in the BCBSAZ Network to minimize your out-of-pocket costs.**

MEDICAL Description of Coverage	PPO Statewide \$1,000 90%		PPO Statewide \$500 90%		NEW PLANS PPO Statewide \$1,500 90%		PPO Statewide HDHP \$3,000 100%	
	BluePreferred 1,000 90/50		BluePreferred 500 90/50		BluePreferred 1,500 90/50		HDHP/HSA 3,000 100/50	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Deductible (Individual ♦ Family)</b> <i>The amount employees pay for covered services before the plan begins to pay</i>	\$1,000 ♦ \$2,000	\$2,000 ♦ \$4,000	\$500 ♦ \$1,000	\$1,000 ♦ \$2,000	\$1,500 ♦ \$3,000	\$3,000 ♦ \$6,000	\$3,000 ♦ \$6,000	\$6,000 ♦ \$12,000
<b>Coinsurance</b> <i>Percentage paid for certain covered services after meeting the deductible</i>	90% ♦ 10%	50% ♦ 50%	90% ♦ 10%	50% ♦ 50%	90% ♦ 10%	50% ♦ 50%	100% ♦ 0%	50% ♦ 50%
<b>Maximum Out-of-Pocket (Individual ♦ Family)</b> <i>The most employees will pay in a calendar year for all covered services. This does not include premiums, precertification charges or out of network balance billing</i>	\$4,000 ♦ \$8,000	\$8,000 ♦ \$16,000	\$3,500 ♦ \$7,000	\$7,000 ♦ \$14,000	\$4,500 ♦ \$9,000	\$9,000 ♦ \$18,000	\$3,000 ♦ \$6,000	\$6,000 ♦ \$12,000
<b>Telehealth</b>	No charge		No charge		No charge		0% after deductible	
<b>Provider Network</b>	Statewide		Statewide		Statewide		Statewide	
	In Network Benefits		In Network Benefits		In Network Benefits		In Network Benefits	
<b>Preventive Services</b> <i>The physician determines whether a service is considered preventive</i>	100% Covered		100% Covered		100% Covered		100% Covered	
<b>Primary Care Office Visit ♦ Non Preventive</b>	\$25		\$25		\$25		0% after deductible	
<b>Specialist Office Visit ♦ Non Preventive</b>	\$50		\$45		\$50		0% after deductible	
<b>Lab ♦ X-Ray</b>								
Freestanding Facility	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
Outpatient Hospital	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
<b>Lab ♦ X-Ray ♦ Specialty</b> CT, PET, MRI, MRA & Nuclear Medicine								
Freestanding Facility	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
Outpatient Hospital	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
<b>Inpatient Hospitalization</b>	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
<b>Outpatient Surgery Services</b>								
Freestanding Surgical Center	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
Hospital Based Surgical Center	10% after deductible		10% after deductible		10% after deductible		0% after deductible	
<b>Emergency Room</b>	\$350		\$350		\$350		0% after deductible	
<b>Urgent Care</b>	\$60		\$60		\$60		0% after deductible	
<b>Prescription Drugs</b>								
Pharmacy Deductible	N/A		N/A		N/A		Health Plan Deductible First	
Included in Out of Pocket Maximum	Yes		Yes		Yes		Yes	
Retail	\$15 ♦ \$55 ♦ \$85 ♦ \$150		\$15 ♦ \$55 ♦ \$85 ♦ \$150		\$15 ♦ \$55 ♦ \$85 ♦ \$150		0% after deductible	
Specialty Rx	\$60 ♦ \$110 ♦ \$160 ♦ \$210		\$60 ♦ \$110 ♦ \$160 ♦ \$210		\$60 ♦ \$110 ♦ \$160 ♦ \$210		0% after deductible	
Mail Order	\$30 ♦ \$110 ♦ \$170 ♦ \$300		\$30 ♦ \$110 ♦ \$170 ♦ \$300		\$30 ♦ \$110 ♦ \$170 ♦ \$300		0% after deductible	



## Medical Plans Overview

## BCBS Mobile App

Download MyBlue AZ app to manage your health plan on the go:

**Access:** Your digital member ID card.

**Search:** For doctors, hospitals and labs.

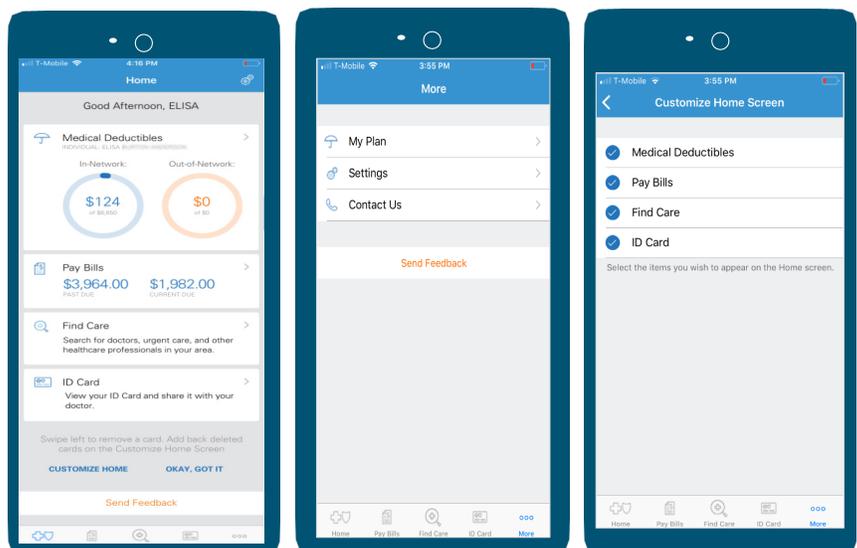
**View:** Your claims, deductibles and out-of-pocket balances.

**Explore:** Care options and estimate costs.

**And so many more!**

**Get Started Today. Here’s how:**

1. Download the MyBlue AZ app from either the Apple App Store or Google Play online marketplaces.
2. Log in using your MyBlue account username and password. (If you don’t have an account yet, follow on-line instructions to create one).
3. That’s it! You’re ready to start using MyBlue AZ.



# What is an HSA?

A Health Savings Account (HSA) is a tax-advantaged savings account that can be used for your health care expenses. You can elect to deposit up to the IRS annual maximum into your HSA account for future use.

If you have a high deductible plan, an HSA can help provide some security for your health care costs and limit out-of-pocket expenses.

HSA Contribution Limits	
INDIVIDUAL	FAMILY
\$3,850	\$7,750
CATCH UP 55+ \$1,000	

## Advantages of an HSA

An HSA can help you save money and conveniently pay for health care costs.

HSAs are designed to offer triple tax benefits—this means you put your money in tax-free, it gains interest tax-free and you can withdraw it tax-free for any qualified medical expenses. To boost your savings, contribute as much as you can up to the HSA combined employer and employee contribution limit.

## Build For The Future

HSA's enable you to build a financial resource for health care stability. The huge tax advantages and rollover policies of an HSA make it ideal for anyone looking to take control of their health care finances.

### Eligibility

You can enroll in an HSA if:

- You are covered under a qualified HDHP and not covered by ANY other health plan. (If you will be turning 65, your contribution and HSA eligibility may be impacted by Medicare, contact HR and your tax advisor for more information if you will be in this situation.)
- You are not claimed as a dependent on someone else's tax return.

Other important things to keep in mind when considering an HSA Plan include:

- Annual preventive and wellness exams are not subject to the deductible and are covered at 100% if services are provided by in-network providers; diagnostic office visits, lab work and hospital services are applied to your deductible.
- Once you have met your annual deductible and out of pocket costs, all medical or prescription services for the remainder of the calendar year are covered at 100%.
- If you remain in-network, you are only responsible for the contracted charges, not the full billed amount. The allowable charge will apply to your deductible.
- A list of eligible medical expenses can be found in IRS Publication 502.

Who provides the HSA?

If you wish to open an HSA you can go direct to any HSA Administrator of your choice to open an HSA Account or you can go through Lively. Lively offers direct contact between you and their on-line portal. To open your own HSA account, just login to [www.livelyme.com](http://www.livelyme.com) and click on the green "Open Account" button. From there, you want to make sure that you select the option "I'm an individual eligible for an HSA not enrolling through my employer".

If you need help or have questions, their contact information can be found on the last page of this guide.



## Dental Plan - Delta Dental – 100% Employer Paid

The City of Bisbee will continue to offer dental benefits through Delta Dental as they provide the most comprehensive dental network in Cochise County, and the U.S. The chart below provides a brief summary of the coverage provided under the Delta Dental plan. Please refer to the Delta Dental packet of information in your enrollment materials for more detailed information on the dental plan. **It is important you see a provider in the Delta Dental network to obtain the best coverage as you will pay a higher amount if you see a non-network dentist.**

DENTAL	DELTA DENTAL
Description of Coverage	In Network Coverage
Annual Maximum per Person	\$1,000
Deductible	\$50/\$150
Waived for Preventive	Yes
Preventive	100%
Basic	80%
Major	50%
Orthodontia (Child Only)	50% up to \$1,000 lifetime maximum

### DELTA DENTAL MOBILE APP



Manage your benefits 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, check claims and coverage, view ID cards and more, right on your mobile device.



#### Getting started

Delta Dental’s 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. Or, scan the QR code at right. 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 log in using the username and password they use to log 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.

### DELTA DENTAL MOBILE APP FEATURES

Log 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.

#### My coverage and my claims

View information on your plan and coverage details, and check the status of claims for you and your family. Easily add your dependents to your account so you can access the whole family’s coverage in one spot.

#### 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.

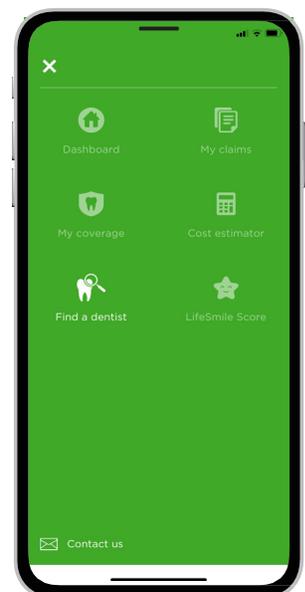
#### Dental Care Cost Estimator\*

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.

#### LifeSmile™ Score

Do you know how your smile scores? Learn more about your personal oral health risk profile by taking our simple risk assessment survey.

\* Feature not available in all geographic areas and is subject to dentist participation.



## Life Insurance Plan – Mutual of Omaha – 100% Employer Paid



- The City of Bisbee will continue the employer paid life insurance benefit of \$50,000.
- Please refer to the Mutual of Omaha’s Certificate of Coverage for additional plan information.
- Coverage is automatic for all full time, benefits eligible employees who have met the eligibility waiting period.
- It is important you have a completed beneficiary form on file with the Personnel Department.
- If your beneficiary changes due to a life event (e.g. marriage or divorce), please be sure to complete a new beneficiary form and give this to the Personnel Director for your personnel file.

## Short Term Disability (STD) Plan – Mutual of Omaha – 100% Employer Paid

- The City of Bisbee will continue to offer all eligible employees an employer paid Short Term Disability (STD) plan benefit through the Mutual of Omaha.
- STD coverage provides partial income replacement in the event of an expected or unexpected non-occupational disability (surgery, injury, illness, birth of a baby).
- Please refer to the Mutual of Omaha information in your enrollment packet for more detailed information on all plan benefits and plan restrictions.

SHORT TERM DISABILITY	MUTUAL OF OMAHA
Duration of Benefit	25 weeks
Benefit Percentage	70%
Maximum Weekly Benefit	\$575
Elimination Period	
Accident	7 days
Sickness	7 days

## Long Term Disability (LTD) Plan – Arizona State Retirement System (ASRS) & Mutual of Omaha

### ASRS Eligible Employees Share Contribution Public Safety Personnel - 100% Employer Paid

#### City of Bisbee Non-Public Safety Employees:

- The City of Bisbee contributes towards the ASRS for long term disability income protection.
- Employees wishing to inquire about this benefit can go on-line to [www.azasrs.gov](http://www.azasrs.gov) or call the ASRS at 800.621.3778.

#### City of Bisbee Public Safety Employees:

- The City of Bisbee offers all eligible Public Safety employees an employer paid Long-Term Disability (LTD) plan benefit through Mutual of Omaha.
- Please refer to the Mutual of Omaha information in your enrollment packet for more detailed information on all plan benefits and plan restrictions.
- Long-term disability coverage picks up when STD coverage ends and provides long-term income protection in the event of an expected or unexpected non-occupational disability.
- LTD provides partial income replacement during your period of disability to help provide you and your family with financial security.

LONG TERM DISABILITY	MUTUAL OF OMAHA
Elimination Period	180 days
Benefit Percentage	67%
Minimum Monthly Benefit	\$100
Maximum Monthly Benefit	\$2,500
Mental/Nervous Benefit	24 months
Survivor Benefit	3 months
Pre-Existing Condition Limitation	3 months
Maximum Benefit Period	Later of age 65 or to Social Security Normal Retirement Age



## Voluntary Supplemental Life Insurance – Mutual of Omaha – 100% Employee Paid

The City of Bisbee will continue to offer all eligible employees the opportunity to purchase additional life and AD&D insurance through Mutual of Omaha.

- If you enrolled when you first became eligible for coverage (even for the minimum amount of coverage) open enrollment is your opportunity to enroll for additional coverage, by up to \$10,000, provided the total amount of insurance does not exceed your maximum benefit amount
- This allows you to secure additional life insurance protection in the event your needs change (ex. you get married or have a child)
- Enrolling late or applying for amounts over the Guarantee Issue (GI) will require evidence of insurability (proof of good health)

SUPPLEMENTAL LIFE and AD&D	MUTUAL OF OMAHA
<b>Employee</b>	\$10,000 increments up to 5x salary or \$500,000
<b>Guarantee Issue</b>	\$100,000
<b>Spouse</b>	\$5,000 increments up to 50% of employee's benefit up to a \$125,000 maximum
<b>Guarantee Issue</b>	50% of employee's benefit up to \$50,000
<b>Children</b>	\$1,000 increments up to \$10,000 maximum per child
<b>Premiums</b>	In addition to Voluntary Life insurance, Accidental Death & Dismemberment (AD&D) insurance can be purchased. Premiums are age-rated and based on the amount of coverage purchased. Further information can be found in the Mutual of Omaha enrollment materials

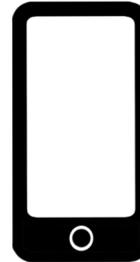


## Vision Plan – Vision Service Plan – 100% Employee Paid

The City of Bisbee will continue to offer the voluntary vision plan through Vision Service Plan (VSP). The chart below provides a brief summary of coverage. Please refer to the VSP packet of information in your enrollment materials for more detailed plan information. It is important to see a provider in the VSP network to obtain the best coverage.

VISION	VSP	
	In Network	Out of Network
<b>Description of Coverage</b>		
<b>Examination Coverage</b>	\$20	\$35 allowance
<b>Examination Frequency</b>	Once every 12 months	
<b>Lenses Coverage</b>		
Single Vision Lenses	100% covered	\$25 allowance
Bifocal Lenses	100% covered	\$40 allowance
Trifocal Lenses	100% covered	\$55 allowance
Lenticular Lenses	100% covered	\$80 allowance
<b>Lenses Frequency</b>	Once every 12 months	
<b>Frames Coverage</b>	\$130 allowance	\$45 allowance
<b>Frames Frequency</b>	Once every 24 months	
<b>Contact Lens Coverage</b>		
Medically Necessary	\$120 allowance	\$210 allowance
Elective	\$130 allowance	\$105 allowance

### DOWNLOAD THE APP



The redesigned VSP app is available for free in the Apple App Store or Google Play store. Updated with a streamlined login process, easier navigation, and a personalized member dashboard to mirror the look and feel of your dashboard on [vsp.com](http://vsp.com)!



## Employee Assistance Plan (EAP) - Alliance Work Partners - 100% Employer Paid

The City of Bisbee will continue to offer all employees and their household members with Work-Life benefits through an EAP at no cost to you. Services for this plan are offered through Alliance Work Partners. To enhance your well-being, AWP offers:

- Counseling - no cost, confidential, short-term
- LawAccess - legal and financial referrals/consultations
- WorkLife - referrals for a variety of personal and professional needs
- HelpNet - online resources including webinars, training courses, assessments, legal forms and many other tools



To use your EAP benefit, you do not need to contact Human Resources first. Please contact AWP directly to speak with an Intake Counselor and confidentially discuss your counseling request, legal/financial referral, work/life need or online resource questions.

We encourage you to contact AWP's EAP plan to help improve your well-being. The confidential, no cost resources are available to all benefit eligible employees and their household members.

Please contact AWP at:

**Toll Free:**  
800.343.3822

**TDD:**  
800.448.1823

**Teen Hotline:**  
800.334.TEEN (8336)

**Email:**  
eap@alliancewp.com

**Website:**  
www.alliancewp.com

## AFLAC - 100% Employee Paid

Voluntary benefits, through AFLAC, are available to you and have these important features:

- Affordable
- Complement your core benefits – provides immediate, additional income for your initial out-of-pocket expenses (i.e. high deductibles and coinsurance)
- Portability – if you terminate your employment, you may continue your coverage with no increase in premiums
- Benefits are paid directly to you, unless you specify otherwise
- Coverage is available for your spouse and children in most products
- In the event of a claim, your benefits are paid regardless of any other insurance benefits you may be receiving

Scan this code with your mobile phone to download the MyAflac app.



During each annual open enrollment period, you can meet individually with an AFLAC representative to elect these voluntary benefits and/or to review AFLAC benefits in which you are currently enrolled. New hires can contact the AFLAC representative shown at the end of this benefit plan summary. Below are the various AFLAC voluntary plan options:

- **Specified Health/Intensive Care** – provides a lump sum benefit for hospital confinement and outpatient surgery; helps offset deductibles/coinsurance and costs not covered by major medical plans
- **Accident Insurance** – provides a lump sum benefit in the event of an unexpected injury; helps offset deductibles/coinsurance and uncovered medical expenses
- **Personal Sickness Indemnity** – provides a lump sum benefit in the event of an unexpected sickness; helps offset deductibles/coinsurance and uncovered medical expenses

## LegalShield & IDShield – 100% Employee Paid

Voluntary benefits, through LegalShield/IDShield, are available to you and have these important features:

- City of Bisbee will continue to offer voluntary legal and identity theft protection through LegalShield/IDShield.
- LegalShield provides legal protection, including emergency situations, 24/7/365 days a year.
- For one low monthly cost, LegalShield puts an attorney in the palm of your hand.
- IDShield is identity theft protection that monitors your identity from every angle. If a compromise occurs, contact your Licensed Private Investigator who will immediately begin restoring your identity to pre-theft status.
- For more information about this coverage, contact Robert Garcia, who's contact information is listed below.



Legal Plan Video



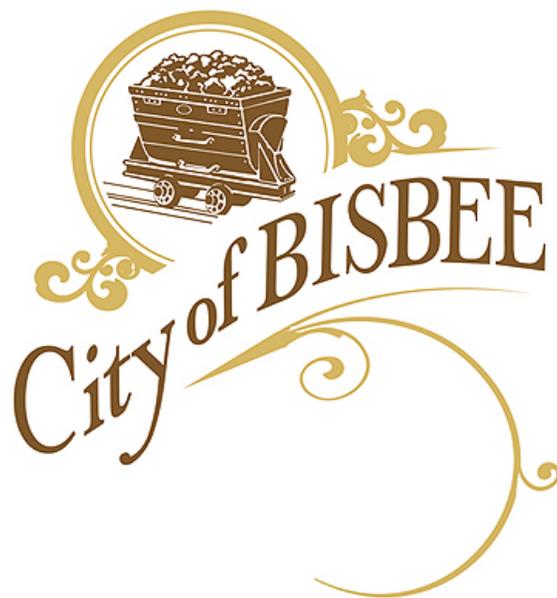
Identity Theft Video

## Contact Information

WHO	WHAT	PHONE	WEBSITE / E-MAIL
BlueCross BlueShield of AZ	Medical Plans, Prescriptions, ID Cards	800.752.0193	www.azblue.com
Delta Dental	Dental Plan	800.352.6132	www.deltadentalaz.com
Vision Service Plan (VSP)	Vision Plan	800.877.7195	www.vsp.com
Mutual of Omaha	Employer Paid Life Insurance Voluntary Supplemental Life	800.775.8805	www.mutualofomaha.com
Mutual of Omaha	Short Term Disability	800.775.8805	www.mutualofomaha.com
Mutual of Omaha	Long Term Disability (Public Safety employees only)	800.775.8805	www.mutualofomaha.com
AFLAC Jackie Barta	Voluntary Supplemental Plans	520.456.4295	Jackie_barta@us.aflac.com
Lively	Optional HSA Banking Administrator	888.3576.4837	www.livelyme.com
Legal Shield & ID Shield Robert Garcia	Legal Services & Identity Theft Protection	520.272.9673	garciapl@yahoo.com
Nationwide Retirement Solutions Klark Krauter, CRC	Retirement Solutions	Office: 800.796.9753 Cell: 520.262.0348	krautek@nationwide.com
City of Bisbee Joelle Landers	City of Bisbee Personnel	Direct: 520.432.6271 Cell: 520.366.7766	jlanders@bisbeeaz.gov
CBIZ Becky Lopez	Benefits Consultant/Account Executive	520.321.7507	blopez@cbiz.com
CBIZ Cecilia LeClaire	Account Manager	520.321.7523	cecilia.LeClaire@cbiz.com
CBIZ Bob Alvarez	Account Coordinator	520.321.7542	balvarez@cbiz.com
CBIZ Claims Advocate Angela Schlosser	Employee claim questions, review & resolution	520.321.7503	aschlosser@cbiz.com







© Copyright 2023. CBIZ, Inc. NYSE Listed: CBZ. All rights reserved.

**About This Booklet:** This booklet highlights important features of the City of Bisbee's employee benefit plans. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans. Benefit plans may be changed for any reason, to the extent allowed by law. Your participation in these benefits is not a contract of employment and does not guarantee future employment.

CBIZ Benefits & Insurance Services, Inc.  
1765 East Skyline Drive,  
Tucson AZ, 85718  
Phone 520.327.6421  
Fax 520.327.6782

