CITY OF Goodyear

2025-2026 EMPLOYEE BENEFITS GUIDE

It's a Great time to be in Goodyear.

Dear Goodyear Team Members,

As we embrace fiscal year 2026, we want to take a moment to prioritize what matters most: your health, happiness, and overall well-being. At Goodyear, we firmly believe that fostering an environment where each of you can thrive is the cornerstone of our success. Guided by the 5 Pillars of Wellbeing, we remain committed to helping every team member lead a balanced and fulfilling life.

Lyman Locket
Human Resources Director

To further enhance your well-being, we are thrilled to announce updates to your benefits program for FY2026. These changes are designed to support not just your professional endeavors but also your personal health and happiness:

- We are delighted to introduce **VSP as our new vision insurance provider**. This ensures comprehensive vision care, and for those desiring additional coverage, we now offer a buy-up option.
- The **maximum vacation carryover** has been increased to **360 hours**, giving you more flexibility to recharge and maintain a healthy work-life balance.
- **Standby pay** has been increased from **$2.00** to **$3.00 per hour**, starting with the first pay period that includes July 1, 2025, to better recognize your availability and dedication.
- **Fourth shift differential pay rate** has been increased to $2.00 to reflect our appreciation for your hard work.

In our continued effort to empower your financial future, we partnered with Innovest last year. **Innovest**, a highly regarded consulting firm, supports our 457 deferred compensation plan participants by offering education, fiduciary oversight, and investment expertise. With their guidance and the dedication of a team member committee, we are consolidating our 457 deferred compensation plans and preparing to roll out an exciting new **401A deferred compensation plan late this year**. Stay tuned for more details in the fall!

Finally, we encourage you to explore the updated benefits guide, which offers a comprehensive overview of the resources available to you as a valued member of Team Goodyear.

Your commitment and contributions are what make Goodyear a great place to work. We remain dedicated to supporting your well-being as you continue to inspire and excel.

Warm regards,

Lyman Locket, Human Resources Director

This Benefits Guide contains important information about enrollment and your benefits. If you have questions or need assistance with your benefits enrollment, contact Human Resources at hrbenefits@goodyearaz.gov.

TABLE OF CONTENTS

The information in this Benefits Guide provides an overview of your benefits, including eligibility, plan options, rates, how to enroll and other important information. This information is a general description of your coverage and does not replace the official benefits plan document. If descriptions, percentages and dollar amounts in this guide differ from what is in the official benefits plan documents, the official benefits plan documents prevail.

For a detailed description of the benefits available, please refer to the official benefits plan documents and the Benefit Summaries, available online at goodyearaz.gov > Human Resources > Compensation and Benefits.

WHAT'S NEW FOR FY2026

New Service at the Goodyear Wellness Center

In a 2023 survey, we asked and here's what you told us! There was great interest in naturopath services and we are bringing it to the Goodyear Wellness Center. CareATC, our service provider, is currently conducting a search for a part-time naturopathic provider. The addition of a naturopathic provider will increase services by 20 hours per week. Watch for announcements in the coming weeks.

New Vision Plan Provider

Beginning July 1, 2025, we will switch over to a new vision insurance carrier, Vision Service Provider, or VSP. The city is proud to offer two options, a base plan and a buy-up plan for greater coverage and benefits. To understand how this change will affect you, it is important to familiarize yourself with the new plan's details. Go to pages 17-18 in this guide for more information.

New Deferred Compensation Administrator – Empower

The city will be switching to a new deferred compensation administrator, Empower. Currently, MissionSquare and Nationwide will remain in place until the change occurs. Keep an eye out for announcements and timelines later this year.

The IRS contribution limits for 2025:

Health Savings Account (HSA)

- Individual Coverage: $4,300
- Family coverage: $8,550
- Age 55 or older, extra contribution: $1,000

Flexible Spending Accounts (FSAs)

- Health Care: $3,300
- Dependent Care: $5,000

Go to pages 11-12 for more information.

Who to Contact? Total Rewards Team

Benefits
Compensation
HRIS

Lyman Locket
Human Resources Director
lyman.locket@goodyearaz.gov

Chi Herrington
Total Rewards Manager
chi.herrington@goodyearaz.gov

Chanda Washington
Benefits Analyst
chanda.washington@goodyearaz.gov

- Benefits (active employees)
- Open Enrollment and Qualifying Life Events
- Goodyear Wellness Center questions and concerns

Maria Carrillo
Benefits Analyst
maria.carrillo@goodyearaz.gov

- Retirement plans: ASRS, PSPRS and Deferred Compensation
- Retiree Healthcare and COBRA
- Leave Administration: FMLA, Parental Leave, Short/Long-Term Disability

Esmeralda Jaime
Total Rewards Specialist
esmeralda.jaime@goodyearaz.gov

- New Hire Onboarding Support
- Benefits (active employees)
- HRIS and Compensation

Justin Hope
HRIS Analyst
justin.hope@goodyearaz.gov

- New Hire Onboarding
- ESS, ExecuTime and Timesheets

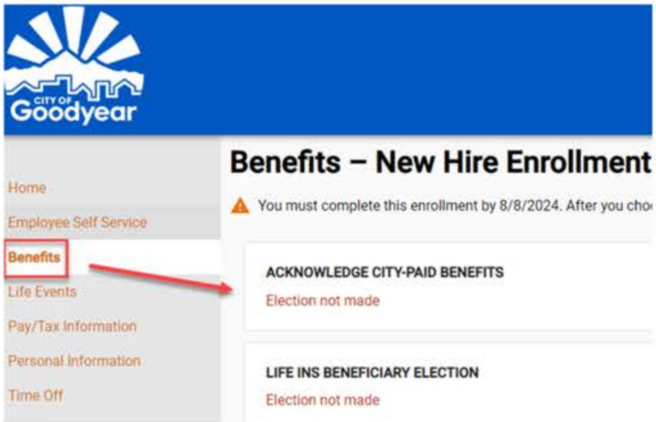
Questions?
hrbenefits@goodyearaz.gov

The benefits enrollment website is Employee Self-Service (ESS). You can access ESS using Google Chrome from work or home.

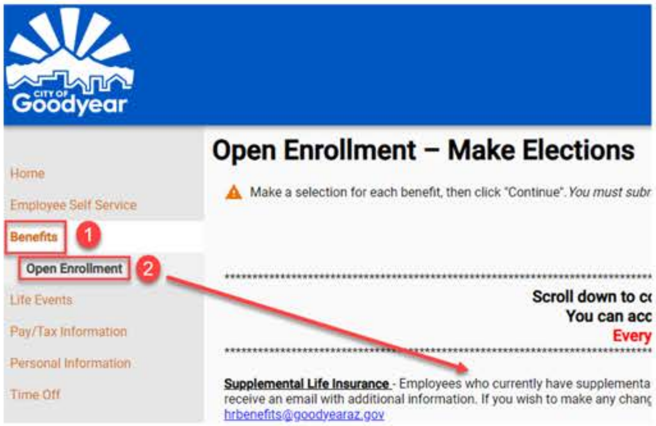
- **Website:** goodyearaz.gov/ess
- **Enter your Username (Employee #) and Password:** If you are a first-time user, your Password is the last four digits of your social security number.

Steps to complete your "New Hire" enrollment or "Open Enrollment":

New Hire Enrollment:
From the menu, select Benefits.



Open Enrollment:
From the menu, select: Benefits > Open Enrollment.



- **Click "Continue" at the bottom of the screen after you have made your benefit elections and then click on "Submit Choices" on the following page.**
- **Once your choices are submitted, you will receive a confirmation message on the screen that will say "Thank you for completing your benefits enrollment!"**

Benefits Enrollment
goodyearaz.gov/ess

Questions:
hrbenefits@goodyearaz.gov

ELIGIBILITY

For all benefit-eligible employees, benefits are effective on the first of the month following date of hire. Please see plan documents for specific eligibility requirements for each benefit plan. If you do not enroll in your benefits within 31 days of eligibility, your next opportunity to enroll will be at open enrollment.

Dependent Eligibility

If you elect coverage, you may also cover your eligible dependents. Your eligible dependents include:

- Your legal spouse;
- Your eligible children up to age 26 (children are defined as your natural children, stepchildren, legally adopted children and children for whom you are the legal guardian by a court order); and
- Your dependent children of any age who are physically or mentally unable to care for themselves.

You will be required to provide proof of dependent eligibility to establish eligibility (i.e. birth certificate or marriage license, loss of coverage, etc.) when you add dependents who don't have your last name or due to a qualifying life event(s).

Coverage Termination

Coverage for most benefits will end on the last day of the month in which your employment with the city ends due to resignation or termination of employment, or if no longer working in a benefit eligible status. Coverage for your dependents ends on the last day of the month that the dependent is no longer eligible.

COBRA 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 is a continuation of Plan coverage when it would otherwise end because of a qualifying life event. COBRA continuation coverage can become available to you and your dependents 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 can add or remove dependents and make certain benefit changes if you have a qualifying life event during the plan year. **However, you must make your enrollment changes within 31 days of the qualifying life event and provide appropriate documentation.**

Qualifying life events include, but are not limited to:

- Change in family status such marriage, divorce, birth or adoption of a child, or the death of a spouse or dependent;
- Loss of coverage (i.e., Losing health insurance due to job loss, termination of coverage, or changes in eligibility for government programs.);
- Change in employment status, such as starting or ending employment, for your spouse or your children.

Important Deadlines Apply

You must log on to Employee Self Service (ESS) at goodyearaz.gov/ess to report the qualifying life event within 31 days of the qualifying life event AND turn in required paperwork (including proof of the change) within 31 days of the event date.

- If you do not make the changes within 31 days, you will have to wait until the next open enrollment to make new elections.
- Newborns are not automatically covered by the medical plan. You must log on to ESS to report the life event in order to enroll your child within 31 days of birth to elect coverage.

Questions? hrbenefits@goodyearaz.gov

EMPLOYEE SUPPORT SERVICES

Cigna One Guide Concierge Service

The Cigna One Guide is a concierge service and a resource that provides personalized guidance in reviewing health plan options available to you and your dependents in order to make an informed decision about choosing the right plan. These services are available to help guide you through your plan options.

Pre-enrollment personalized guidance:

- Easily understand the basics of health coverage
- Identify the types of health plans available to you
- Check if your doctors are in-network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you

Support after enrollment:

- Resolve health care issues
- Save time and money
- Get the most out of your plan
- Find hospitals and health care providers in your plan's network
- Get cost estimates and avoid surprise expenses
- Understand your bills

Call a Cigna One Guide representative for personalized guidance.

mycigna.com
888-806-5042
Group Number: 3208752

Health Advocate Services

Health Advocate provides expert and confidential assistance on a wide range of healthcare related and insurance issues at no cost to help you and your eligible family members (legal spouse, dependent children, parents and parents-in-law).

Contact Health Advocate through phone, chat, web message or email for 24/7 support in the following areas and more:

- Resolve claims and billing issues
- Find doctors and arrange second opinions
- Explain coverage and costs for services you may need
- Clarify health conditions
- Help you understand your insurance coverage

Download the mobile App

answers@HealthAdvocate.com
866-799-2731
HealthAdvocate.com/goodyear

Your EAP through Cigna is a network of services that helps you to find a solution, restore peace of mind, and handle any personal or professional challenges you may face. It is free and offers resources to consult whenever and wherever you need them. These services are confidential and available to you 24/7, by phone or online. Benefits provide up to five free sessions per issue per year for you and your household members. For sworn personnel, you receive 12 sessions per issue plus an additional 24 employer-paid visits under HB 2502 Public Safety: Traumatic Event Counseling.

We encourage you to take advantage of this valuable resource, that offers:

Emotional Health:

- Face-to-face and telehealth counseling sessions with a large nationwide network of counselors
- Consultation and support to address questions about behavioral health related topics

Financial and Legal Assistance:

- Financial Services Referral: Free 30-minute consultation by phone per topic
- Identity theft: 60-minute free consultation with a fraud resolution specialist
- Legal Consulting: Free, 30-minute consultation with an attorney face-to-face or by phone

Home Life Referrals

- Child care: Resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care
- Elder care: Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving
- Pet care: Resources and referrals for pet sitting, obedience training, veterinarians and pet stores

mycigna.com
888-371-1125
Employer ID: goodyearaz

Dedicated EAP Counselor

The city has a dedicated EAP counselor for convenient access to virtual coaching sessions or to help employees navigate through the EAP and other available resources. With 30 years of counseling experience, Jodi Livermon, M.Ed., LPC, LISAC, has worked with:

- First responders
- Victims of domestic violence
- Couples
- Individuals contemplating suicide
- Substance abusers and their families
- Persons dealing with stress, anxiety and/or depression

To schedule an appointment, call **Jodi Livermon**, at **520-836-0440**. Services are available to employees whether or not enrolled in the city's medical plan.

If you are in crisis, call 988, 911, or the Maricopa County Crisis Line at 602-222-9444 or 800-631-1314.

MEDICAL

The city offers three medical plans administered through Cigna. A brief description of each plan is listed below. For detailed information on each medical plan, see the Summary Plan Description located at goodyearaz.gov > Human Resources > Compensation and Benefits.

As you consider which of the three medical plans is right for you, it's important to note what they have in common.

All three medical plans:

- Use the same network of providers, The Open Access Plus (OAP), which is Cigna's largest network.
- Preventative care is covered at 100% for you and your covered dependents.
- Pharmacy coverage with a 30-day retail supply and a 90-day mail order.
- No referrals required for covered services.

Open Access Plus In Network (OAPIN)/HMO

This plan offers in-network coverage only. No out-of-network coverage under the (OAPIN/HMO) medical plan. You pay a copay for most services. For inpatient hospitalization and outpatient surgery, you pay a deductible.

Open Access Plus (OAP)/PPO

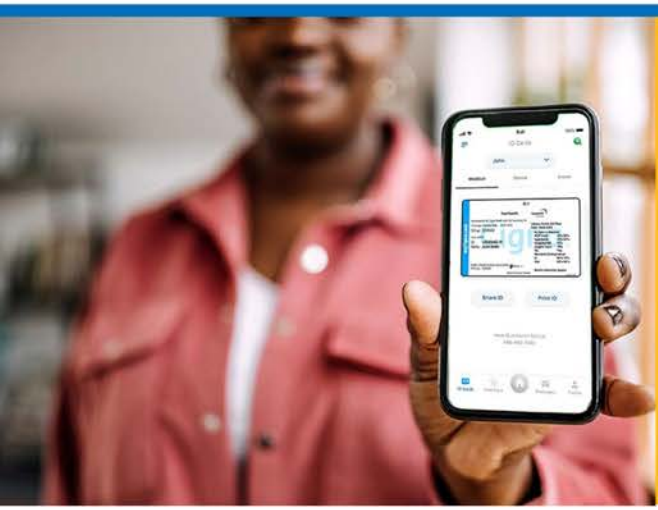
This plan offers in-network and out-of-network coverage. This plan requires copays for some services and a deductible for other services.

mycigna.com
800-244-6224
Group Number: 3208752

High Deductible Health Plan (HDHP) with HSA

This plan offers in-network and out-of-network coverage. All covered services, including prescriptions, are part of your deductible. This means you pay the contracted rate for services until you meet the deductible.

Once the deductible is met, you pay 10% of the cost as coinsurance until you meet the out-of-pocket maximum. If you cover any family member, the entire family deductible must be met before any family member can move to coinsurance. This plan allows you to contribute to a Health Savings Account (HSA) and receive the employer HSA contribution (see page 11 for more details).



Accessing your digital ID cards is easy

1. Log in to myCigna.com® or the myCigna App
2. Click or tap "ID Cards"
3. View your card(s) as well as any dependents' cards
4. Email cards directly to doctors
5. Save your digital ID cards in your digital wallet

Your prescription coverage through Cigna is automatic when you enroll in one of the city's medical plans. You can fill your prescription through a retail pharmacy or through mail-order. A 90-day prescription can be filled at select retail pharmacies or through Cigna's home delivery, Express Scripts Pharmacy.

Choose your pharmacy network

Your pharmacy network has over 55,000 retail pharmacies, including local and independent pharmacies, grocery stores, retail pharmacy and wholesale warehouse stores. In addition, you have the option to choose or change which major retail pharmacy, **CVS** or **Walgreens**, you want in your network.

With a few simple clicks on the myCigna App or myCigna, you (and each of your covered dependents) can choose or change your main pharmacy network.

- Log in to **myCigna.com** or the **myCigna.com** App.
- Click the dropdown next to your name in the upper right corner and select **Profile**.
- On the **Profile** page, scroll down to the **Pharmacy Preferences** section and click "Your Pharmacy Network**.**"
- **Select** or **Change** to **CVS** or **Walgreens.** You can change your selected pharmacy once a year and changes take effect the next day.

As you select your pharmacy network, it's important to remember the major retail pharmacy that you didn't select (CVS or Walgreens) will no longer be in your network. This means your prescriptions won't be covered at that pharmacy.

Visit myCigna.com to Register or scan the QR code to download the myCigna App.

MEDICAL PLAN COMPARISON

	OAPIN/HMO	HDHP with HSA**	OAP/PPO
Network Used	OAP	OAP	OAP
Referral Required	No	No	No
Out-of-Network	No	Yes	Yes
Deductible	$750 per person $1,500 Family	$1,750 Employee Only $3,200 Family	$500 per person $1,000 Family
Out of Pocket Maximum (Deductible Included)	$1,250 per person $2,500 Family	$2,750 Employee Only $4,200 Family	$1,000 per person $2,000 Family
What is included in the Out-of-Pocket Maximum? Deductible, Coinsurance and ALL Copays (Office Visits, Urgent Care, ER and Prescriptions)			
Primary Care Physicians	$20 Copay	*You pay 10% after deductible	$25 Copay
Specialists	$35 Copay	*You pay 10% after deductible	$50 Copay
Telehealth	$0	$0	$0
Urgent Care	$50 Copay	*You pay 10% after deductible	$75 Copay
Emergency Room	$200 Copay	*You pay 10% after deductible	$250 Copay
Laboratory Services	Plan Pays 100% (Doc Office & Independent Lab)	*You pay 10% after deductible	*You pay deductible only
Radiology Services	Plan Pays 100% after deductible	*You pay 10% after deductible	*You pay deductible only
Complex Imaging (MRI, CT, PET)	Plan Pays 100%	*You pay 10% after deductible	*You pay deductible only
Preventive Care	**NO COST** for certain Screenings, Immunizations, Routine Physicals, Mammography		
Inpatient Hospital / Surgery	You pay deductible only	*You pay 10% after deductible	$100 Copay, after deductible
Outpatient Surgery	You pay deductible only	*You pay 10% after deductible	$100 Copay, after deductible
Ambulance	Plan Pays 100%	*You pay 10% after deductible	Plan Pays 100% after deductible
Goodyear Wellness Center	No Copay	$20 for non-preventative services $5 Copay for prescription	No Copay
Prescription Cost			
Prescription-Tier 1 (30-day)	$10.00	*You pay 10% after deductible	$15.00
Prescription-Tier 2 (30-day)	$30.00	*You pay 10% after deductible	$35.00
Prescription-Tier 3 (30-day)	$50.00	*You pay 10% after deductible	$60.00
Prescription-Mail Order (90-day)	$25 / $75 / $125	*You pay 10% after deductible	$38 / $88 / $150

* When you go to a contracted provider, you receive the Cigna contracted discount. What you pay will then be applied towards your deductible and out-of-pocket maximum. *Please note, the benefits shown above are In-Network ONLY. Refer to plan summaries for detailed information for Out-of-Network benefits.*
**The city's HSA contribution is as follows: $500 Employee, $1,000 Employee + Legal Spouse and/or Child(ren).

Medical Plans Biweekly Premiums Premiums will be deducted biweekly for 24 pay periods per year.						
	Employee Wellbeing Engagement Premium*			City Premium		
	OAPIN/HMO	HDHP/HSA	OAP/PPO	OAPIN/HMO	HDHP/HSA	OAP/PPO
Employee	$28.73	$24.79	$29.49	$381.69	$329.34	$391.60
Employee + Spouse	$164.78	$135.03	$158.93	$804.50	$659.25	$775.91
Employee + Child(ren)	$115.81	$113.45	$143.05	$565.41	$553.88	$698.38
Employee + Family	$205.60	$196.25	$230.39	$1,003.79	$958.11	$1,124.80

	Employee Standard Premiums			City Premium		
	OAPIN/HMO	HDHP/HSA	OAP/PPO	OAPIN/HMO	HDHP/HSA	OAP/PPO
Employee	$69.77	$60.20	$71.58	$357.68	$293.93	$349.49
Employee + Spouse	$261.70	$214.46	$252.40	$742.95	$579.82	$682.43
Employee + Child(ren)	$183.93	$180.18	$227.19	$522.15	$487.15	$614.24
Employee + Family	$326.53	$311.68	$365.90	$927.00	$842.68	$989.28

*Wellbeing Engagement Rate Requirements

Employees must complete the following two requirements annually by April 30 to receive the wellbeing engagement rate for the following plan year. Sworn employees required to complete an annual medical examination as a job requirement will automatically receive the wellbeing engagement rate on their medical premiums:

Personal Health Assessment (PHA)

1

Complete your PHA at the Annual PHA Event or schedule your appointment at the Goodyear Wellness Center.

Three ways to schedule an appointment

- 623-401-6566
- careatc.com/patients
- CareATC app

Assignment in Vector Solutions

2

Complete the current fiscal year's **Wellbeing Engagement Credit** assignment in Vector Solutions.

HEALTH SAVINGS ACCOUNT (HSA)

A Health Savings Account (HSA) is a personal savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account. If you enroll in the city's high deductible health plan (HDHP), you may be eligible to fund an HSA and receive city contributions.

HSA Eligibility

You are eligible to open and fund an HSA if:

- You are enrolled in the city HDHP.
- You are not covered by a non-HSA plan, health care FSA or health reimbursement arrangement.
- You are eligible for a Limited-purpose Flex Spending Account (excludes medical reimbursement).
- You and/or your dependents are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, Medicaid or TRICARE for Life.

HSA Contributions

Annual contributions made by the employee and the city are front-loaded the first of the month following the employee's hire date for new employees and July 1 each year thereafter (if enrolled).

Contributions to an HSA (including city contributions) cannot exceed the annual IRS contribution maximums.

2025 IRS HSA contribution maximums:

- Individual coverage: **$4,300**
- All other coverage tiers: **$8,550**
- Employees age 55+ by Dec. 31 may contribute an additional **$1,000**

HSA Advantages

Tax Advantage: Your HSA contributions go into your account before taxes. The money you save to your HSA lowers your taxable income so you may pay less in taxes. You can use your HSA pre-tax funds to pay towards coinsurance, copays, deductibles, and for other medical expenses such as dental care, orthodontia, contacts, and eyeglasses.

Future Savings and Portability: Unused funds, including your contribution and the city's contribution, roll over each year, which gives you a way to save for future health care expenses. You can take all the money in your HSA with you if you change employers or retire.

mycigna.com
800-244-6224
Group Number: 3208752

Note: City contributions are prorated for new hires based on their hire date.

City Contributions to Employee's HSA	
Employee Only	$500
Employee + Spouse and/or Child(ren)	$1,000

You must have qualifying coverage as defined by the IRS in order to contribute to an HSA or you will risk adverse tax consequences. If you are enrolled in another plan that is not considered qualifying under the IRS guidelines, you are not eligible to receive the city's employer HSA contribution or contribute your own monies on a pre-tax basis. Please refer to IRS Publication 969 (irs.gov/uac/About-Publication-969) for additional requirements and a list of eligible expenses.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

A Flexible Spending Account (FSA) allows you to have pre-tax dollars withheld from your paycheck to pay for eligible health care and daycare expenses. This means every dollar you set aside reduces the amount you pay in income taxes. The city offers a Health Care FSA and a Dependent Care FSA.

	Health Care FSA	Dependent Care FSA
What can be reimbursed and which savings account can I enroll in?	A Health Care FSA offers you the opportunity to pay for eligible out-of-pocket medical, dental and vision expenses with pre-tax dollars for you and your eligible dependents. You can enroll in this account if you are enrolled in the city's HMO or PPO medical plan, or if you are not enrolled in any medical plans. **Limited-purpose FSA:** If you are covered by the city's high deductible medical plan, you can elect a limited health care FSA which allows you to use these funds for eligible vision and dental expenses.	A Dependent Care FSA allows you to pay for **daycare services**. Typical expenses under this account include charges for daycare, nursery school and elder care for spouse (not for medical care). **Important Note:** Both spouses must work or attend school full time to take advantage of this benefit. If you have a qualifying child or dependent that requires care, you can enroll in this account.
What is the maximum amount an employee can elect for FY2026?	**The maximum allowable is $3,300. You may carryover up to $660 of the previous year's balance into the next plan year.**	**The maximum allowable is $5,000 per family, per year. There is no carry over allowed into the next plan year.**
How do I use my FSA funds or get reimbursed?	You use a debit card to pay for eligible expenses or you can submit a reimbursement request form to Cigna. **Note: you may be required to provide itemized receipts and other supporting documentation for your expenses.**	You will be required to submit a reimbursement request form to Cigna and provide supporting documentation for your dependent care services. Only the amount that has been deducted from the paycheck to date can be reimbursed.

For more information and to access a detailed list of FSA eligible expenses and the reimbursement request form, register on mycigna.com or call Cigna's customer service at 800-244-6224.

What to consider before you contribute to an FSA

- Eligible expenses must be incurred by June 30 of each year and submitted by Sept. 30 to be eligible for reimbursement.
- You cannot stop or change your FSA contribution amount until the next open enrollment unless you experience a qualifying life change event consistent with your change in contributions.
- If you terminate employment, only expenses incurred before your termination date are considered eligible expenses.

TELEHEALTH THROUGH CIGNA

If you have Cigna insurance through the city of Goodyear, you and your covered dependents are eligible to use the Cigna telehealth benefit. You have access to virtual medical care 24/7 with board-certified doctors and pediatricians for minor medical conditions and behavioral or mental health through MDLIVE. The cost of this plan is free to Cigna plan participants.

Minor medical virtual care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold and flu
- Constipation
- Diarrhea
- Earaches
- Fever
- Headaches
- Infections
- Insect bites
- Joint aches
- Nausea
- Pink eye
- Rashes
- Respiratory infections
- Shingles
- Sinus infections
- Skin infections
- Sore throats
- Urinary tract infections

Behavioral/mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for non-emergency behavioral/ mental health conditions, such as:

- Addictions
- Bipolar disorders
- Child/Adolescent issues
- Depression
- Eating disorders
- Grief/Loss
- Life changes
- Men's issues
- Panic disorders
- Parenting issues
- Postpartum depression
- Stress
- Trauma/PTSD
- Women's issues
- Relationship and marriage issues

Connect with virtual care your way

- Contact your in-network provider or counselor
- Talk to an MDLIVE medical provider on demand on **myCigna.com**
- Schedule an appointment with an MDLIVE provider or licensed therapist on **myCigna.com**
- Call MDLIVE 24/7 at 888-726-3171

To connect with an MDLIVE virtual provider, visit **myCigna.com**, locate the "Talk to a doctor or nurse 24/7" and click "Connect Now."

To locate a Cigna Behavioral Health provider, visit **myCigna.com**, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type," or call the number on the back of your Cigna ID card 24/7.

TELEMEDICINE THROUGH RECURO HEALTH

The city provides employees telemedicine benefits through Recuro Health, a partner of CareATC. This benefit is at no cost to employees even if you're not enrolled in the city's medical plan through Cigna. Your dependents may also participate as long as you sign them up for the Goodyear Wellness Center benefit as a new hire or during open enrollment. You and your dependents may seek medical care virtually 24/7 with board-certified doctors for minor medical conditions.

Conditions Treated

- Acne/Rashes
- Allergies
- Cold/Flu/Cough
- GI Issues
- Ear Problems
- Fever/Headache
- Insect Bites
- Nausea/Vomiting
- Pink Eye
- Respiratory Issues
- UTI's/Vaginitis
- And more

Telemedicine is a great solution when you need expert care and guidance - fast.

STEP 1 Download the CareATC app. Follow the prompts to verify your identity and set up your account.

STEP 2 In the CareATC app, select "Access Telemedicine"and then select "Start a Telemedicine Visit." The Recuro Care app will open.

STEP 3 Confirm your account information in the Recuro Care app and begin using services.

CareATC
THE POWER TO BE WELL.

Show Me The App!

Get peace of mind by preparing for the unexpected. Download the CareATC app to access telemedicine 24/7. Telemedicine is also available 24/7 by phone at 877-230-9404 and in the CareATC Patient Portal at www.careatc.com/patients.

DENTAL

The city offers two dental plans through Cigna. These are some of the plan highlights to help you choose the right plan for you and your covered dependents.

HMO

This plan has a schedule of copays for all services, including orthodontia for adults and children and only offers in-network coverage.

- You choose a network general dentist (NGD) who will provide all of your routine care and refer you to specialists when necessary.
- There are no deductibles to pay before coverage begins, no annual dollar maximums on covered services, no claim forms, and no waiting periods.
- Out-of-network services are not covered, unless for emergencies and where required by law as shown in your plan documents.

PPO

This plan allows you and your covered dependents to use dental providers both in- and out-of-network. Preventative services are covered at 100% and not counted towards your annual maximum.

WellnessPlus Rewards in the PPO:
You have an opportunity to increase your annual maximum benefit amount by $100 each year under the *WellnessPlus* rewards.

If you and and your covered dependents continue to receive preventative care, which includes two routine cleanings each year, you can increase your annual maximum benefit amount from $1,800 up to $2,000.

For more details and to access the schedule of copays for the HMO plan and the benefit plan summaries for both plans visit the city's website at goodyearaz.gov › Human Resources › Compensation and Benefits.

	DHMO	PPO
Deductible (July 1 thru June 30) *Waived for Preventative Services*	None	$50 Individual/$150 Family
Preventative Services: *Cleaning, Bitewing Xrays*	*No charge	**Plan pays 100%
Basic Services: *Fillings, Simple Extractions*	Scheduled copays (See Plan Summary)	**Plan pays 100% after the deductible
Major Services *Root Canals, Deep Cleanings, Crowns, Bridges,Dentures, Implants*	Scheduled copays (See Plan Summary)	**Plan pays 60% after the deductible
Orthodontia/Braces	Scheduled copays for children & adults	**Plan pays 50% children and adults
Annual Maximum Benefit	Unlimited Benefits	$1,800 or up to $2,000 with WellnessPlus® option Year 1: $1,800 Year 2: $1,900 Year 3: $2,000
Ortho Lifetime Benefit	Unlimited Benefits	$2,500 per person
Additional Plan Information	Limited Network — Referrals Needed	Ability to go to a contracted or non-contracted Dentist

*Charges apply for additional services or services that are outside of the allowed time frame.
**These are In-Network Benefits. Refer to the full PPO Plan Summary for Out-of-Network Benefits.

Dental Plans Biweekly Premiums Premiums will be deducted biweekly for 24 pay periods per year.				
	Employee Premium		**City Premium**	
	HMO	**PPO**	**HMO**	**PPO**
Employee Only	No Cost	$1.06	$5.72	$20.09
Employee + Spouse	No Cost	$12.32	$11.31	$29.23
Employee + Child(ren)	No Cost	$17.72	$15.97	$41.34
Employee + Family	No Cost	$23.36	$21.05	$54.50

mycigna.com
800-244-6224
Group Number: 3208752

VISION

The city provides you with a choice of two affordable vision plans through VSP. The Base and Buy-Up plans differ primarily in coverage levels and associated costs. Both plans use the VSP Choice network which offers thousands of choices at an affordable cost. You receive the most of your benefits when you choose an in-network provider, but also have the option to use out-of-network providers.

While both plans include coverage for routine eye exams, eyeglasses and contact lenses, these are some of the highlights for each of the plans to help you decide the best plan option:

Base Plan

- Eye exam, lens and frame or contacts once per year.
- **Extra $20** on all featured frame brands.
- Standard progressive lenses covered-in-full.
- Polycarbonates are covered-in-full for dependent children.
- 30% discount on non-covered lens options.

vsp vision care

Scan QR code or visit vsp.com to learn more.

Buy-Up Plan

- Eye exam, lens and frame or contacts once per year.
- **Extra $50** on all featured frame brands.
- Standard progressive lenses covered-in-full, premium and custom.
- Progressive lenses covered-in-full w/ $30 copay.
- UV Protection $0 copay.
- Scratch resistant coating $0 copay.
- Polycarbonates covered-in-full for dependent children.
- 30% discount on non-covered lens options.

Value and Savings

VSP members get exclusive savings on popular frame brands and contact lenses, and they get additional discounts on things like LASIK, and more. Savings are based on doctor's retail price and vary by plan and purchase selection. Discover all current eyewear offers and savings at vsp.com/offers. See summary or visit vsp.com for additional details.

Vision Care Services	Base Plan	Buy-Up Plan
Well Vision Exam (once every plan year)	$10 copay	$10 copay
Frame (once every plan year)	$10 copay $150 frame allowance $170 featured frame brands allowance 20% savings on the amount over your allowance $150 Walmart/Sam's Club allowance $80 Costco frame allowance	$10 copay $250 frame allowance $300 featured frame brands allowance 20% savings on the amount over your allowance $250 Walmart/Sam's Club allowance $135 Costco frame allowance
Lenses (once every Plan year) Single Vision, Bifocal, Trifocal, Lenticular (once every plan year)	$10 copay	$10 copay
Lens Enhancements (once every Plan year) Standard Progressive Lenses Premium progressive Lenses Custom progressive Lenses Scratch Resistant Coating UV Protection Other Lens Option	 $0 $95 - $105 $150 - $175 30% savings 30% savings 30% savings	 $0 $30 $30 Covered-in-full Covered-in-full 30% savings
Contacts (in lieu of glasses) **(once every Plan year)**	$150 allowance (Up to $60 copay contact lens exam)	$200 allowance (Up to $60 copay contact lens exam)
Out-of-Network Reimbursement	The vision plan has benefits for out-of-network services. See summary of benefits for full details on coverage at g|net > Human Resources > Employee Benefits.	

Using your VSP benefit

Create an account on vsp.com to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

Employee Biweekly Premiums Premiums will be deducted biweekly for 24 pay periods per year.		
	Base Plan	**Buy-Up Plan**
Employee Only	$2.79	$4.08
Employee + Spouse	$5.33	$9.39
Employee + Child(ren)	$5.70	$10.05
Employee + Family	$9.11	$16.05

vsp vision care

vsp.com
800-877-7195
Group Number: 40163477
Provider Network:
VSP Choice

WELLBEING

The city focuses on The Whole Employee, which includes career, physical, financial, community and social wellbeing. We encourage everyone to “be your best self, personally and professionally” with the goal of ultimate satisfaction and maximum contribution.

The Whole Employee
Employee Wellbeing
Our best self, personally and professionally

5 Pillars

Career Wellbeing: Ability to do what I do best every day; pursue opportunities for growth and development.

Social Wellbeing: Intentionally engaging with coworkers to develop meaningful relationships.

Community Wellbeing: City employees intentionally engaging positively with the community.

Financial Wellbeing: Engaging with resources to promote financial security.

Physical Wellbeing: Promote preventative care, fitness and safety to decrease functional impairment.

The city has been recognized for its commitment to creating a healthy workplace.

The Safety and Wellbeing programs have been recognized with the following awards:

- City of Goodyear is the highest-ranked local government workplace by National Research Center of Polco
- Four times - Healthy Arizona Worksite Award
- Healthiest Employee by the Phoenix Business Journal
- Workforce Wellbeing by the American Heart Association
- OSHA Voluntary Protection Program (VPP)
- National Solid Waste Association of North America
- Institute for Health and Productivity Management Leadership Award

Wellbeing Programs

The city's Wellbeing program offers flexibility for individual or group engagement to help support each employee in their journey of wellbeing. Here are some of the programs that the city makes available to employees:

Career

- Goodyear Grows Mentorship Program
- Individual Development Plans
- Department Certifications
- Working Scholars
- Tuition Assistance (see page 35)
- Arizona State University
- Northern Arizona University
- Grand Canyon University
- Western Governors University

Financial

- Dave Ramsey Smart Dollar
- 457 Deferred Compensation one-on-one meetings
- MetLife Retirewise

Physical

- Skin Cancer Screenings
- Hydrations Packs
- Mobile Onsite Mammography (MOM)
- Site on Sight
- Jet Dental
- Employee Assistance Program (see page 6)
- Goodyear Recreation Center
- Active & Fit
- Cornhole Tournament
- Instinctive Movement System
- Total Stretching
- On-Site Chair Massages
- Sound Healing Meditation
- Wellness Center (see pages 21-22)

Community

- Fill-a-Need
- Make a Difference Day
- City/Library joint events
- Master Gardener
- UofA Nutrition Class
- Vitalant Blood Drive
- Heart & Sole Walk & 5k
- American Heart Association Walk & 5K
- Food Drives

Social

- Smoothie Bar
- Employee-led Committees
  - Wellbeing
  - Safety
  - Volunteer
  - People Master Plan
  - Self-Insured Trust
  - Deferred Compensation
  - We Care Recognition

The city brings events and classes where you are!

For the wellbeing calendar and to sign up for classes and events go to g|net > Applications > Vector Solutions > My Events.

Complete your annual Personal Health Assessment (PHA) and your assignment in Vector Solutions to receive the wellbeing engagement rate on your medical premiums. See page 10 of this guide.

WELLNESS CENTER

The city partners with CareATC to provide employees with convenient and affordable medical care. The Wellness Center provides all regular full-time employees and eligible dependents (legal spouse and dependent children ages 2 up to age 26) access to helpful health and wellbeing resources.

Care with no out-of-pocket*

Whether your goal is disease prevention, chronic disease management or convenient and fast care for an unexpected illness or injury, we're here for you.

Your CareATC benefits give you access to:

- No out-of-pocket costs for office visits, labs and medications provided at your visit*
- Fast and easy appointment scheduling
- Little to no wait time
- More time with your provider

CareATC Health Care Services Available At No Cost To You*

Preventative Care

- Annual Physicals
- Health Screenings
- Vaccinations
- Women's and Men's Health
- Pap Smears

Chronic Condition Care

- High Blood Pressure
- Heart Disease
- High Cholesterol
- Diabetes
- Thyroid Conditions
- Weight Management
- Asthma and Emphysema
- Depression and Anxiety

Urgent Care

- Colds and Flu
- Sore Throat
- Sinus Infection
- Seasonal Allergies
- Muscle and Joint Pain
- Sprain and Strains
- Urinary Tract Infection
- Skin Cuts and Rashes
- Nausea and Vomiting
- Diarrhea and Constipation
- Headaches and Migraines
- Referral Services

Additional Services

- 24/7 Telemedicine Visits
- Medication and Prescription Refills
- Lab Services
- Personal Health Assessments

***HSA Plan members receive preventative care services at no cost. A $20 co-pay for non-preventative services and $5 for prescriptions are required until deductible is met.**

Location:

Goodyear Wellness Center
14455 Van Buren St, Ste C-103
Goodyear, AZ 85338

Hours:

Monday - Friday
7 a.m. - 3:30 p.m.
(closed for lunch at 11:30 a.m. - Noon)

*** Each dependent age 18 and up will need to create their own patient account.**

Three ways to schedule an appointment

- **623-401-6566**
- **careatc.com/patients**
- **CareATC app**

Need to activate your CareATC patient account? careatc.com/activate, or download the CareATC app*

Show Me The App!

CareATC
THE POWER TO BE WELL.

Download on the App Store

GET IT ON Google Play

Arizona State Retirement System (ASRS)

Non-Sworn employees

The ASRS Defined Benefit Plan is the primary plan for ASRS members and will provide, upon retirement, lifelong monthly benefits. Both you, as the employee, and the city, as the ASRS employer, contribute equally towards your retirement. When you retire, you will recover your own contributions within approximately three to five years from the start of your benefit payments.

If you terminate employment and no longer contribute with an ASRS employer, options are available to you regarding your retirement account, including early retirement, normal retirement or requesting a refund of your contributions. For more details, go to azasrs.gov.

Public Safety Personnel Retirement System (PSPRS)

Sworn Fire and Police Employees

PSPRS administers retirement benefits in the Defined Benefit Plan (DB Plan), wherein retirement benefit payments are determined using a formula. PSPRS also administers a 401(a) Public Safety Personnel Defined Contribution Retirement Plan (PSPDCRP or DC Plan), managed through Nationwide Retirement Solutions (psprsdcplan.com), in which benefits are determined based on employee/employer contributions and investment earnings on those contributions.

During your career, and as a requirement of membership, you must contribute a percentage of your pensionable wages each paycheck. Your contribution rate may vary each fiscal year depending on your membership tier and if you are in the DB Plan, DC Plan and/or DC Hybrid Plan for Non-Social Security positions. For more details, go to psprs.com.

457 Deferred Compensation Plans and Roth IRAs

The city's 457 Deferred Compensation Plans and Roth IRAs provide you with the opportunity for additional retirement savings. The 457 and Roth IRA plans are offered through MissionSquare Retirement and Nationwide Retirement Solutions. This means you can choose your retirement plan administrator.

Both MissionSquare Retirement and Nationwide offer a variety of investment options that you can choose from, and they offer you the option for traditional rollover and after-tax Roth IRAs. The city provides a 457 deferred compensation contribution. Your contribution and the city's contribution to this plan will vary based on employee group. Non-represented employees will be eligible to receive a 2% city contribution into a 457 deferred compensation as long as the employee also makes a 1% contribution. Represented employees should refer to their respective MOU for more information (on the city match plan).

In order to take advantage of this benefit, complete an election form available online at g|net > Human Resources > Employee Benefits and submit to Human Resources at hrbenefits@goodyearaz.gov.

Retiree Healthcare Program

This benefit provides healthcare coverage to city-retired employees and eligible dependents up to age 65 or when they become Medicare eligible.*

To qualify, the employee must:

1. Provide at least 31-day notice of intent to retire and participate in the retiree healthcare program by emailing hrbenefits@goodyearaz.gov; and
2. Have completed ten consecutive years of service with the city of Goodyear immediately preceding normal retirement with ASRS or PSPRS; and
3. Must be enrolled in one of the city's medical insurance plans at the time of retirement.

*Refer to the Policy and Guideline for more details. For questions, contact Human Resources at hrbenefits@goodyearaz.gov.

Social Security

The federal government provides Social Security benefits. Monthly Social Security benefits may be paid to you or your dependents when you retire, become disabled or pass away.

For information about the benefits, visit the Social Security Administration website at ssa.gov or call 800-772-1213.

The city does not contribute into Social Security for sworn Fire personnel.

Retirement Health Savings (RHS)

The RHS plan is designed to help you and your eligible dependents pay for further health care costs. The funds in this account can be used for medical premiums and medical expenses after separation of employment.

For the city's RHS plan, both employee and employer contributions are required.

All employees (except those represented by the Fire MOU) will contribute $12.50 per paycheck into the RHS plan and the city will contribute $22.50 per paycheck.

LIFE INSURANCE

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you pass away while employed. The city offers eligible employees basic life insurance at no cost. As an eligible employee, you are covered in the amount of two times your annual base salary up to $400,000. The city provides a $2,000 flat insurance benefit for legal spouse and a $1,000 flat life insurance benefit for each dependent child(ren).

The city also provides AD&D coverage at no cost. AD&D will cover you if death is a result of an accident. Your beneficiary receives an amount equal to two times your annual base salary. If dismembered (such as loss of sight in an eye, loss of a hand, foot, limb, hearing, speech, etc.), benefits will be paid to the employee as a percentage of the basic life amount.

Supplemental Life

The city also offers additional life insurance coverage for you to purchase for yourself, your legal spouse and your dependent children. If you enroll in supplemental life insurance as a new hire, Evidence of Insurability (EOI) is required for any amounts above the guaranteed issue amount.

Employee:

- Minimum insurance amount: $10,000
- Maximum insurance amount: $300,000
- New Hire: $100,000 guaranteed issue amount in the first 31 days of hire and EOI is required for amounts above $100,000.

Legal Spouse:

- Minimum insurance amount: $5,000
- Maximum insurance amount: 50% of your supplemental life employee amount.
- New Hire: $50,000 guaranteed issue amount in the first 31 days of hire or marriage and EOI is required for insurance amounts above $50,000.
- Rates for legal spouse life are based on employee's age.

Child(ren):

- $10,000 per child guaranteed issue amount in the first 31 days of hire or qualifying life event.

You may enroll in supplemental life insurance year-round for any coverage amount by completing the EOI requirements and subject to approval by The Standard.

Rates for supplemental life insurance are based on coverage amount and employee's age.
The rate sheet can be found on the g|net > Human Resources > Employee Benefits > Life Insurance.

Business Travel/Commuter Travel Life Insurance

The city provides Business Travel/Commuter Travel Accident Life Insurance coverage equal to $150,000 ($250,000 for directors and councilmembers) in the event the employee passes away as a result of an accident that occurs while traveling on city business. This benefit is provided at no cost to the employee.

Disability benefits are available as a source of income replacement in the event an employee cannot work due to an illness, injury or medical condition. The city offers both short-term and long-term disability benefits.

Short-Term Disability (STD)

Short-Term Disability (STD) benefits is a city-paid benefit and is designed to replace a portion of your weekly salary in the event you are unable to work due to an illness, injury or medical condition. Benefit calculations are based off your regular weekly rate of pay, not including bonuses, over time or other compensation.

This benefit will pay 75% of the employee's basic weekly earnings up to an unlimited maximum benefit per week minus any income that is listed in the Benefit Reductions provisions.

- Benefits begin on the 30th day for an accident and/or for sickness/illness.
- Benefits are paid on a biweekly basis for a maximum of 22 weeks.
- Checks will be issued through the city payroll process.
- For questions about eligibility and extension provisions contact Guardian at 800-268-2525.

Public Safety Personnel Retirement System (PSPRS) Disability Retirement (Sworn Fire/Police only)

During the course of your career, there may come a time when due to injury or illness, you are unable to perform, your duties as a firefighter or police officer. Should that occur, the PSPRS provides special disability pension benefits that you may be eligible to receive.

More details about this benefit are available at psprs.com.

Long-Term Disability (LTD)

Long-Term Disability (LTD) benefits provide income protection if you are unable to perform the duties of your job due to an injury, illness or medical condition. There is a six-month waiting period from the date of disability and the LTD administrator must approve the disability claim before you receive disability compensation.

ASRS Members (non-sworn):

The Long-Term Disability income plan provides a benefit to you as an active ASRS member in case you become unable to perform your job due to injury, illness or other disability before retirement. Employees on LTD will continue to earn service credit towards retirement. The ASRS LTD benefit pays up to 66 2/3% of the employee's salary. For more information, visit the Arizona State Retirement System (ASRS) website at azasrs.gov.

Sworn Fire/Police:

The city provides Long-Term Disability (LTD) benefits at no cost if you are unable to perform the duties of your job due to injury or illness. Benefits are paid for up to two years or until the employee is no longer disabled; whichever occurs first. The LTD plan provides up to 60% of the employee's salary at the time of disability, up to $6,000 per month. Benefits may be coordinated with other income received.

If you need to file a long-term disability claim, contact Human Resources at hrbenefits@goodyearaz.gov.

Bereavement Leave

An employee may be authorized to use up to three (3) days (not to exceed 24 hours) of city-paid funeral leave per occurrence to attend the funeral of an immediate family member, and a 56-hour work week employee may be authorized up to two (2) shifts, not to exceed 48 hours.

For funerals requiring out-of-state travel:

- Two (2) additional days (not to exceed 16 hours) will be given.
- A 56-hour work week employee may be authorized up to two (2) additional shifts not to exceed 48 hours.

For extended family members, eligible employees may use up to (1) day, depending on the employee's work schedule.

For more details, see the Administrative Guidelines #660 and #10.

Parental Leave

Parental Leave is available to eligible employees and provides up to four weeks of paid leave to bond with a newborn, adopted child or child placed through parentage in connection with surrogacy. Leave is available for use within 90 days of birth, adoption or placement.

Employees who work a 40-hour week schedule may receive up to 160 hours and employees who work a 56-hour week schedule may receive up to 240 hours of paid parental leave. See Administrative Guideline #645 for more information.

Military Leave

Military paid and unpaid leave may be available. For eligibility, refer to the Administrative Guideline #665.

Family and Medical Leave Act (FMLA)

FMLA gives eligible employees up to 12 weeks of unpaid leave within a 12-month period:

- For the birth and care of a newborn child or placement of a child for adoption or foster care;
- To care for the employee's spouse, child or parent with a serious health condition;
- For a serious health condition that makes the employee unable to perform the functions of the employee's job;
- Because of any qualifying urgent need (exigency) arising out of the fact that the spouse, son, daughter or parent (does not include next of kin) of the employee is on covered active duty (or has been notified of an impending call or order to covered active duty) in the Armed Forces (hereinafter referred to as covered active duty leave).

In order to be eligible for FMLA, an employee must have been employed by the city for at least 12 months (not necessarily continuously) and have worked at least 1,250 hours during the 12-month period immediately preceding the commencement of the leave.

For more details, see the Administrative Guideline #650.

For help managing your FMLA, short-term disability, and/or parental leave contact the leave administrator in Human Resources.

City-Paid Cancer Benefit provided through Guardian

Non-Sworn employees

The city-paid cancer benefit with Guardian provides payments directly to the employee for expenses related to cancer including an initial diagnosis, treatments and wellness screenings. In order to initiate this benefit, a claim form must be completed and filed with Guardian. The claim form can be found at g|net > Human Resources > Employee Benefits.

PSPRS

Sworn Fire and Police employees

The city pays for a cancer insurance program (CIP) for sworn fire and police employees through PSPRS. This benefit helps offset expenses related to cancer diagnosis and treatments. There are direct payments and/or reimbursements for out-of-pocket costs. In order to initiate this benefit, a claim form must be completed and filed with PSPRS. For more details regarding this benefit including the claim form, visit psprs.com.

Accident Advantage, Hospital Advantage and Cancer Care through Aflac

Aflac's Accident Advantage, Hospital Advantage and Cancer Care are voluntary benefits that pay you cash to help with out-of-pocket expenses. They help you focus less on bills and more on getting better by helping pay for groceries, rent and bills. As health care costs continue to rise, it's easy to see why Aflac's supplemental insurance policy makes sense.

Accident Advantage

The Aflac Accident Advantage plan pays you if you are injured (on or off the job). The benefits include hospitalization, physical therapy, major diagnostic benefits (MRI/CT) and follow ups, along with many others. It's there for you for those unexpected costs of an accident. There are multiple coverage options under accident advantage.

Hospital Advantage

The Aflac Hospital Advantage plan covers you if you are hospitalized or need surgery as the result of an accident, illness or condition. In addition, there are benefits for physician visits, ambulance and emergency room visits. As with all Aflac plans, the benefits are paid directly to you to use how you see fit.

Cancer Care

The Aflac Cancer Care plan pays a cash benefit upon initial diagnosis of a covered cancer, and other benefits payable throughout cancer treatment such as hospitalization, surgeries and skin cancer benefits.

Scan the QR Code to see the Aflac Insurance Plans and Enroll

or visit the benefits page at: www.aflacenrollment.com/CityofGoodyear/PQ4560524342.

Contact customer service at: 602-229-1970.

Group Number: PQ456

PAID TIME OFF

Sick Leave

Sick leave provides income protection when employees are unable to report to work because of personal illness or whose immediate family member becomes ill and the employee must care for the family member.

Hours Earned Per Pay Period	
Standard work week	3.70
56-hour work week	6.06

Vacation Leave

Full-time regular employees are eligible to receive paid vacation time, which gives employees work/life balance and allows employees to spend time with their families, focus on their hobbies or just take a break from work:

- Vacation accruals will be based upon the total years of service with ASRS, PSPRS, City of Phoenix and/or City of Tucson retirement systems and/or CORP.
- **Represented Police:** Out-of-state service will count towards total years of service for vacation accruals with appropriate documentation.

Hours Earned Per Pay Period		
Years of Service	Standard Work Week	56-hour Work Week
0-4	4.39	6.65
5-9	5.30	7.92
10-14	6.15	9.12
15-20	7.05	10.38
21+	7.36	10.81

Regardless of years of services, the maximum accrual of vacation hours is 360 for 40-hour week employees and 456 hours for 56-hour work week employees. If vacation balances exceeds these amounts at the end of the calendar year, the overage will be lost.

For more details on sick and vacation leave see the Policy and Guideline #600.

Paid Holidays/Floating Holiday

These are the holidays observed by the city and paid to eligible employees.

New Year's Day	Labor Day
Martin Luther King Day	Veterans Day
Presidents Day	Thanksgiving
Memorial Day	Friday after Thanksgiving
Juneteenth	Christmas
Independence Day	One (1) floating holiday (granted on Jan. 1 only)

Flexible Holiday

Each year on Jan. 1, eligible non-represented employees will receive a bank of **24 flexible hours** to supplement holiday hours if working an alternative work schedule or to use as additional time off. Unused hours will not carry over to the next calendar year.

Employees hired after Jan. 1 will be prorated with two hours per holiday for remaining holidays in the calendar year.

For more information about paid holidays and holidays worked, please refer to Policy 600 and Administrative Guideline 620.

Longevity Pay

Full-time regular employees who have completed their sixth year of service by Dec. 1 are eligible for longevity pay.

Longevity pay for represented employees can be found in their respective MOUs.

Years of Service	Amount
6-7	$750
8-9	$900
10-12	$1,250
13-14	$1,500
15-17	$1,750
18-19	$2,000
20+	$2,400

IDENTITY PROTECTION

Aura monitors your credit, bank account, social security number and other personal information for suspicious activity and provides protections if your identity is stolen. It also provides protection against online threats.

The city offers three plan options. **The Value plan** is free to eligible employees with an option to upgrade to the **Total plan** or **Premier plan** options.

All Plans Include:

- $5M identity theft insurance for each enrolled adult
- Lost wallet protection with $500 emergency cash
- 24/7 customer care
- White glove fraud resolution Service
- Restoration services for pre-existing fraud events
- Unemployment & tax fraud resolution

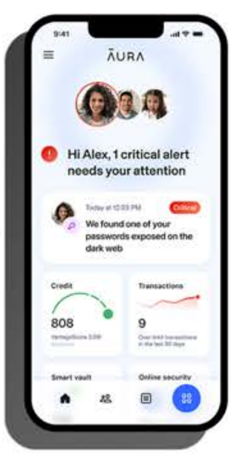
Employee Biweekly Premium
Premiums will be deducted biweekly for 24 pay periods per year.

Plan Option	Value	Total	Premier
Employee Only	$0	$1.23	$2.38
Employee + Family	$0	$3.63	$5.38

Activate your account at:
https://my.aura.com/start/cityofgoodyear

ĀURA

Download the Aura mobile App
support@aura.com
833-552-2131



Financial Fraud Protection
Stay a step ahead of threats with credit monitoring, credit lock, and financial tools to help keep your assets safe.

Identity Fraud Protection
Get alerts if Aura detects threats to your identity, SSN, online accounts, and more. Plus, they help protect your personal info from data brokers that may sell your info on the Dark Web.

VPN & Online Privacy
Secure your devices, keep your online activities private, and keep hackers at bay - so you can shop, bank and work online confidently wherever you go.

Digital Vault
Securely store and share sensitive data, digital files, and passwords with military grade encryption - all in one place. Aura will automatically enable monitoring and alerts for all financial and personal information stored in the Digital Vault to help keep accounts and assets secure.

Family Safety (Family Plans Only)
Protect your loved ones from online predators with integrated safety tools that cover up to 10 additional adults and unlimited minors.

PLAN COMPARISON	VALUE	TOTAL	PREMIER
Individual Plans provide coverage for you. Family Plans provide coverage for 10 additional adults and unlimited minors.	Basic protection for your identity and personal info	Simple, smart protection from identity theft & fraud	Complete protection for your identity, finances, credit and devices
FINANCIAL FRAUD PROTECTION			
Credit Monitoring & Alerts		3-Bureau	3-Bureau
Annual Credit Report		1-Bureau	3-Bureau
Monthly Credit Score Tracker*		✓	✓
Credit, Bank & Account Freeze Assistance		✓	✓
Home & Vehicle Title Monitoring		✓	✓
Financial Account Opening & Takeover Monitoring		✓	✓
Financial Transaction Monitoring		✓	✓
Tax Fraud Prevention Assistance	✓	✓	✓
High-Risk Transaction Alerts	✓	✓	✓
Investment & Loan Account Monitoring		✓	✓
IDENTITY THEFT PROTECTION			
Privacy Assistant	✓	✓	✓
Digital Vault	✓	✓	✓
Dark Web Monitoring for Personal Info, IDs & Accounts	✓	✓	✓
SSN & Identity Authentication Alerts	✓	✓	✓
Criminal, Court & Public Record Monitoring		✓	✓
USPS Address Monitoring		✓	✓
Safety Checklist	✓	✓	✓
Gamertag Monitoring	✓	✓	✓
Social Media Monitoring, Privacy Checkup and Alerts			✓
PRIVACY & DEVICE PROTECTION			
Password Manager	✓	✓	✓
Automated Password Change	✓	✓	✓
Email Alias	✓	✓	✓
Safe Web Browsing	✓	✓	✓
Privacy Protection Report	✓	✓	✓
IP Address Monitoring	✓	✓	✓
Online Safety Scan	✓	✓	✓
WiFi Security (VPN) & Antivirus		1 Device per Adult	2 Devices per Adult
FAMILY SAFETY (Features included in all Family Plans and cover 10 additional adults and unlimited minors)			
Parental Controls			✓
Child Cyberbullying Protection		✓	✓
Child Credit Freeze Wizard	✓	✓	✓
Child SSN Monitoring & Alerts	✓	✓	✓
Digital Vault	✓	✓	✓
Family Sharing	✓	✓	✓
Child Safety Checklist	✓	✓	✓
Sex Offender Geo Alerts		✓	

*The Identity Theft insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits.

LEGAL ASSISTANCE

The MetLife Legal Plan offers you and your covered dependents legal services from experienced attorneys. This plan offers legal assistance for personal legal matters with no waiting periods, no deductibles and no claim forms when using a network attorney.

You may only elect this plan as a new hire or during open enrollment. Once you enroll, you must remain in the plan for the entire plan year. For **$5.25 per pay period** you have access to legal advice, consultation and representation, for many common legal matters.

Services provided include:

- Court appearances
- Document review & preparation
- Debt collection defense
- Will or living trust
- Family law
- Real estate matters
- Identity theft and fraud protection

MetLife | Legal Plans

Plan benefits include:

- Full coverage, from advice and consultation to representation, for many common legal matters.
- Online tools to complete estate planning documents, download self-help legal forms and send questions to attorneys.
- No copays, deductibles or claim forms when using a network attorney for a covered matter.

To learn more about this coverage, visit members.legalplans.com and enter access code GetLaw or call 800-821-6400 Monday - Friday 8:00 am - 8:00 pm (EST/EDT).

How To Use The Plan

1. **Find an attorney**
   Create an account at **members.legalplans.com** to see your coverages and select an attorney for your legal matter. Or, call at **800-821-6400** for assistance. An eligibility ID will be assigned to your online account or provided by a MetLife representative.
2. **Make an appointment**
   Call the attorney, provide your eligibility ID and schedule a time to talk or meet.
3. **That's it!**
   There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Legal experts on your side, whenever you need them

MONEY MATTERS	• Debt Collection Defense • Identity Theft Defense • Negotiations with Creditors	• Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense
HOME & REAL ESTATE	• Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
ESTATE PLANNING	• Codicils • Complex Wills • Healthcare Proxies • Living Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
FAMILY & PERSONAL	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship • Immigration Assistance	• Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
CIVIL LAWSUITS	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
ELDER-CARE ISSUES	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
VEHICLE & DRIVING	• Defense of Traffic Tickets* • Driving Privileges Restoration	• License Suspension Due to DUI	• Repossession
E-SERVICES	• Attorney Locator • Financial Planning	• Insurance Resources • Law Firm E-Panel	• Self-Help Legal Documents

*Does not cover DUI.

TUITION ASSISTANCE

The city provides tuition assistance to regular full-time employees for attendance at a regionally or nationally accredited college or university, and qualifying certification programs.

Eligible employees may receive up to **$5,250 annual benefit amount** in tuition assistance as approved by city council each year. Courses eligible for tuition assistance shall be job-related to an existing position in the city and part of an approved degree program or a qualifying certification program. Employees are eligible for one undergraduate and one graduate degree under the city's tuition assistance program.

Applying for Tuition Assistance

- Access the Tuition Assistance Administrative Guideline #520 and required forms on g|net > Human Resources > Employee Benefits.
- **Funds Upfront** (before course starts) requires course supporting documentation prior to starting the course and grade(s) must be submitted within 60 days of course completion.
- **Reimbursement** (after course ends) requires course supporting documentation and grade(s) within 60 days of course completion.
- Complete approval process with department and submit the forms and the official documentation showing the course is available or registration for the course and the cost.

Submit your Tuition Assistance Requests and supporting documents to Human Resources at hradminitems@goodyearaz.gov

Development Award Program

The city recognizes employees who successfully complete a college degree program while working at the city. To receive the award, eligible employees will need to submit the Professional Development Award Request form and provide a copy of their certificate degree. To learn more about this program and eligibility, contact Human Resources at hradminitems@goodyearaz.gov or call 623-882-7762.

PET CARE INSURANCE

The city offers you the option of enrolling in pet care insurance through Nationwide with the convenience of having automatic payroll deductions. You can be reimbursed up to 80% for veterinary expenses such as surgeries, diagnostic tests, hospitalization, prescriptions, vaccinations and more. It covers many items other policies do not such as spay/neuter, hereditary conditions, prescription therapeutic diets and dental.

Nationwide pet insurance offers

- A choice of reimbursement that fits your budget level. Choose a 50% to 80% reimbursement for eligible veterinary expenses.
- Plan options starting at $100 annual deductible and up to $5,000 maximum annual benefit.
- No networks, no pre-approvals. Use any licensed vet, anywhere. Including specialty and emergency providers.
- Pet insurance coverage includes birds and other exotic pets.

Included with every plan

- 24/7 access to veterinary experts ($110 value).
- Available via phone, chat and email.
- Unlimited help for everything from general pet questions to identifying urgent care needs.
- Pet prescriptions at participating in-store retail pharmacies or RX claims submitted directly to Nationwide.

How to use Nationwide pet insurance

- **Visit your vet**
- **Submit claims**
- **Get reimbursed for eligible expenses**

Enroll or make changes anytime during the year at petinsurance.com/goodyearaz or call 877-738-7874 and use Employer ID: cityofgoodyear

CONTACTS

BENEFIT	PROVIDER	POLICY/GROUP NO.	PHONE	WEBSITE
Health Advocate	Health Advocate	City of Goodyear	866-799-2731	healthadvocate.com/members
Medical	Cigna	3208752	800-244-6224	mycigna.com
Health Coaching	Cigna	3208752	855-246-1873	mycigna.com
Mail Order Pharmacy	Cigna	3208752	800-835-3784	mycigna.com
Health Savings Account	H.S.A. Bank	3208752	800-244-6224	mycigna.com
Employee Assist. Program (EAP)	Cigna Behavioral Health	goodyearaz	877-622-4327	mycigna.com
Nurse Line 24/7	Cigna	3208752	800-244-6224	mycigna.com
Telehealth	MDLive (Cigna)	N/A	888-726-3171	mycigna.com
Goodyear Wellness Center	CareATC	N/A	623-401-6566	careatc.com/cityofgoodyear
Telemedicine	Recuro Health (CareATC)	N/A	877-230-9404	careatc.com/cityofgoodyear
Flexible Spending Account	Cigna	N/A	800-244-6224	mycigna.com
Dental	Cigna	3208752	800-244-6224	mycigna.com
Vision	VSP	40163477	800-877-7195	vsp.com
Life Insurance	The Standard	752920	888-937-4783	standard.com/lifeneeds
Family Medical Leave	FMLA Source/Guardian	N/A	877-462-3652	fmlasource.com
Short Term Disability	Guardian	485474	800-268-2525	guardiananytime.com
Long Term Disability	Guardian	301909	800-268-2525	guardiananytime.com
Deferred Compensation /Roth IRAs	MissionSquare	301909	800-669-7400	missionsq.org
Deferred Compensation /Roth IRAs	Nationwide (ASRS Plan) Nationwide (PSPRS Plan)	0062548 0067308	877-677-3678 855-297-8228	azsrsp.com psprsdcplan.com
State Pension Plan	Arizona State Retirement System (ASRS)	N/A	602-240-2000	azasrs.gov
State Pension Plan (Public Safety)	Public Safety Personnel Retirement System (PSPRS)	Fire #136 PD #137	602-255-5575	psprs.com
Pet Insurance	Nationwide Pet Insurance	N/A	877-738-7874	petinsurance.com/goodyearaz
Legal Services	MetLife Legal Plans	N/A	800-821-6400	members.legalplans.com
Identity Fraud Protection	Aura	N/A	855-443-7748	my.aura.com
Accident Advantage	Aflac	PQ456	602-229-1970	aflac.com
Hospital Advantage	Aflac	PQ456	602-229-1970	aflac.com
Cancer Care	Aflac	PQ456	602-229-1970	aflac.com
City Paid Cancer Benefit (Non-Sworn)	Guardian	00485474	800-541-7846	guardianlife.com
City Paid Cancer Benefit (Sworn Fire and Police)	PSPRS	N/A	602-255-5575	psprs.com

Summary Plan Description & Summary of Benefits & Coverage Notification

The Affordable Care Act (ACA) requires health plans and health insurance issuers to provide applicants and enrollees with a concise document providing simple and consistent information about health plan benefits and coverage. The document, which is called a summary of benefits and coverage (SBC), is intended to help health plan consumers better understand the coverage they have and help them make easier comparisons when shopping for new coverage. The city's Summary Plan Descriptions (SPDs) and Summary of Benefits & Coverage are available to view in a printable format on the g|net under Human Resources. You can also request a hard copy by emailing hrbenefits@goodyearaz.gov or call 623-882-7762.

Genetic Information Nondiscriminatory Act of 2008 (GINA) Disclosure

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA from requesting or requiring genetic information of an individual or family member of the individual, except as specifically allowed by this law. To comply with this law, the city of Goodyear asks you not provide any genetic information when responding to a request. "Genetic information" as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, notice that an individual or an individual's family member sought or received genetic services and genetic information of a fetus carried by an individual or an individual's family member or an embryo lawfully held by an individual or family member receiving assistive reproductive services. Please do not include any family medical history or any information related to genetic testing, genetic services, genetic counseling or genetic diseases for which an individual may be at risk.

Privacy Notice

The Health Insurance Portability and Accountability Act(HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information (PHI) from being inappropriately disclosed. They also provide you with additional rights concerning your health care information. The city's HIPAA Privacy Notice explains how the group health plan and your employer handles your PHI. You can request a copy of this Notice from the Human Resources Department. Additional information on how your medical information may be used and disclosed and how you can gain access to this information is available on on the g|net under Human Resources. You can also request a hard copy by emailing hrbenefits@goodyearaz.gov.

HIPAA Special Enrollment Notice

If you decline to enroll for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage available to you, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that coverage (or if the employer offering this coverage stops contributing towards your or your dependents' coverage). Loss of eligibility includes but is not limited to:

- Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (e.g., divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- Failing to return from an FMLA leave of absence; and
- Loss of eligibility under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of eligibility under Medicaid or CHIP, you must request enrollment within 31 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy toward this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

If you have a Qualifying Life Event during the year, log on to Employee Self Service (ESS) to process your life event within 31 days after the event. Changes become effective on the day of the event. To request special enrollment or obtain more information, email hrbenefits@goodyearaz.gov.

Wellbeing Program Disclosure

The city of Goodyear Wellbeing program is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the Wellbeing program you will be asked to complete a voluntary Physical Health Assessment (PHA) or biometric screening, which will include a blood test to detect abnormalities in blood lipid concentrations to identify certain genetic diseases and determine approximate risks for cardiovascular disease, certain forms of pancreatitis, and other diseases.

You are not required to complete the PHA/biometric screening or other medical examinations. However, employees who choose to participate in the PHA/biometric screening and other prescribed wellbeing programs will receive an incentive of a reduced premium for medical insurance. Although you are not required to complete the PHA or participate in the biometric screening, only employees who do so will receive the wellness engagement medical premium rates. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting your department Business Partner or Wellbeing Coordinator at 623-882-7807.

PHA's are collected by a third-party provider, your individual personal health information is not shared with the city. Only aggregate data is shared with the city's for the purpose of designing wellbeing programs that address health risks that are prevalent in the city.

The information from your PHA will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the Goodyear Wellness Center. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the Wellbeing program may use aggregate information to design a program based on identified health risks in the workplace, the Wellbeing program will never disclose any of your personal information, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law.

Medical information that personally identifies you that is provided in connection with the Wellbeing program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment. Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the Wellbeing program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the Wellbeing program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the Wellbeing program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the Wellbeing program, we will notify you immediately.

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, the state may have a premium assistance program that can help pay for coverage, by 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. You may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information:

Website for Arizona:
azahcccs.gov/applicants/default.aspx or
phone (in state) 1-877-764-5437

All Other States: https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/

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).

Newborn's and Mother's 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 the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Dependents Ineligible for Health Coverage

Employees selected for audits will be required to provide documentation proving that each person enrolled in their health plan meets the eligibility definition. If the audit determines an ineligible dependent, the following actions will be taken:

- Claims pending for ineligible dependents will be stopped
- Claims paid for ineligible dependents will be reversed; if reversal is unsuccessful, claims paid for ineligible dependent(s) will be calculated at the non-contracted rates and will be deducted from the employee's wages through payroll deduction, collections, and other means as available
- Disciplinary action, up to and including dismissal may be recommended.

Women's Health 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 this plan. Therefore, the deductibles and coinsurance listed in this Guide (and/or your health plan's Summary Plan Description) apply.

If you would like more information on WHCRA benefits, contact your plan administrator at hrbenefits@goodyearaz.gov.

hrbenefits@goodyearaz.gov
Rev. 05.02.2025