City of Sparks
Benefits Guide



January 1,2027 - December 31, 2027

Contact Information

LP Insurance is here to assist you with claims, ID cards, coverage questions, and more!

Account Manager | 775.560.5986 | samm.petersen@lpins.net



UMR	Medical	UMR	866.494.4502 www.umr.com/member
Guardian	Dental	Guardian	866.494.4502 www.umr.com/member
VSP	Vision	VSP	800.877.7195 www.vsp.com
isolved	HSAs/FSAs	Isolved	866.370.3040 www.isolvedhcm.com/login
The Standard	Life & AD&D	Standard	866.594.0516 www.standard.com
ComPsych GuidanceResources Worldwide	Employee Assistance Program	ComPsych	855.770.3190 www.guidanceresources.com
LP Insurance	Medicare Resource	LP Insurance Mark Toomey	775.297.4613 mark.toomey@lpins.net
Aflac	Worksite Benefits	Aflac	775.303.2220 john_kukulica@us.aflac.com
The Standard	Travel Assistance	Standard	800.872.1414 medservices@assistamerica.com

Making Benefit Selections

Eligibility

For You

You are eligible for benefits as a full-time employee working at least **30** hours per week.

Covering Your Family

You may also cover your eligible dependents when you elect coverage for yourself.

Your Spouse

You may cover your legal spouse (proof of marriage is required) Domestic Partners are not covered.

Your Children

Dependent children are eligible **until age 26.**

Enroll Now



Enrolling in Coverage

Your benefit plans are in effect **January 1st** each year. In general, there are three times you can make benefit elections:

1 When You're First Eligible

Your benefits begin on the first day of the month following date of hire; this is your effective date. Be sure to submit your elections within your first 30 days of employment. Your benefit elections will be in effect through December 31.

2 At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits. Your choices are in effect from January – December of the following year unless you have a qualifying life event.

3 Qualifying Life Events

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- Marriage/divorce
- Birth/adoption
- Death of a covered dependent
- A change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within 30 days of your life event (60 days for changes involving Medicaid eligibility).
Documentation may be required.

Helpful Terms & Resources

When reviewing the offered plans, it is important to consider how you and your family use your medical care to make the right choice for your specific situation. Not only that, but it is important to understand some common terms used by insurance carriers and healthcare providers as well.

Network:
The list of doctors and facilities that have contracted with the insurance company. Staying in network will provide the best rates when you use your healthcare.

Coinsurance:
A percentage you pay based on the contracted rate negotiated for the type of service you receive.

PPO:
PPO health plans contract with medical providers, such as hospitals and doctors, to create a large network of participating providers. You typically pay less if you use providers that belong to the plan's network.

Contracted Rates:
The cost the insurance company and in-network doctors/facilities have negotiated for approved services. If you receive services out-of-network there is not a contract to limit the amount a doctor or provider can charge.

Deductible:
An amount of money that you are responsible for paying before the insurance company will begin paying for your claims. The deductible only applies to services that indicate deductible applies.

Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee.

You can request a paper copy at no charge from your HR representative.

Copayments:
A flat dollar amount that will pay a provider at the time you receive care.

Out-of-Pocket Maximum:
This is the most money you will be responsible for paying during a calendar year. All copays, deductibles and coinsurance paid accumulates towards your out-of-pocket maximum. Once you have met your out-of-pocket maximum you will not have to pay for any other approved in-network services.

Medical Insurance



Select from the three medical options through UMR

All plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- What you pay for the plan
- What you pay when you get care
- How out-of-network care is covered
- Your annual maximum cost for care (out-of-pocket maximum)

**See your plan details for out-of-network information.

Find an in-network provider

In-Network Care

	PPO 200	PPO 400	PPO HDHP HSA 2600
Calendar Year Deductible Individual / Family	$200 / $400	$400 / $800	$2,600 / $3,500
Coinsurance	you pay 20% after ded.	you pay 40% after ded.	you pay 20% after ded.
Calendar Year Out-Of-Pocket Max.	$1,200 / $2,400	$3,000 / $6,000	$5,250 / $6,350
Preventative Services **Primary Care** **Specialist**	covered in full you pay 20% after ded. you pay 20% after ded.	covered in full you pay $20 copay you pay $50 copay	covered in full you pay 20% after ded. you pay 20% after ded.
Urgent Care **Emergency Room** **Inpatient Hospital** **Outpatient Hospital**	you pay 20% after ded. you pay 20% after ded. you pay 20% after ded. you pay 20% after ded.	you pay $50 copay you pay $250 copay after ded. you pay $250 copay after ded. you pay $250 copay after ded.	you pay 20% after ded. you pay 20% after ded. you pay 20% after ded. you pay 20% after ded.
(Non-Hospital) **Lab** **MRI, PET, CT Scans**	 you pay 20% after ded. you pay 20% after ded.	 you pay $30 copay you pay $200 copay after ded.	 you pay 20% after ded. you pay 20% after ded.
Prescription Benefit **Prescription Deductible** Generic (Tier I) Preferred (Tier II) Non-Preferred (Tier III)	 None you pay $5 copay you pay $10 copay you pay $15 copay	 None you pay $15 copay you pay $35 copay greater of $50 or 40%	 None you pay $7 copay after ded. you pay $30 copay after ded. you pay $50 copay after ded.

*This information is designed to help you choose a benefit plan for 2027 only. Please refer to the Plan Documents provided by the carrier for information regarding coverage, limitations and exclusions. If there is a difference between this guide and the Plan Documents, the Plan Documents prevail.

Health Savings Accounts (HSAs)



Isolved Login

An HSA through Isolved is paired with the High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses - or retirement!

What is an HSA?

A Health Savings Account, or HSA, is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the owner and their dependents. The contributions you make to an HSA account are made on a pre-tax basis; this means you save money on qualified expenses you pay for using your HSA because no taxes are paid.

See Cost Sheet For Contribution Details

If you are age 55+, you can contribute an additional **$1,000** into your HSA.

HSA Funds

Use your HSA balance for everyday health needs like doctor visits, prescriptions, dental work, and vision care for you and your tax dependents.

Your money rolls over, never lose it until you spend it, and you take it with you wherever you go.

Non-health spending before retirement may lead to tax penalties. Save your receipts.

Your money goes in tax-free, grows tax-free, and can be used tax-free for qualified care.

2027 IRS Contribution limits

- **$4,500** Individual only.
- **$9,000** Individual + one or more.
- Age 55+ can make an additional **$1,000** in contributions.

Eligibility

- You must be enrolled on the HDHP.
- You cannot be covered by a secondary non-HDHP plan.
- You cannot be enrolled in Medicare.
- You must not have received VA Care in the last 3 months.

Flexible Spending Accounts (FSAs)



Pay for qualifying expenses with tax-free money using your FSA through Isolved.

What is an FSA?

FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

2027 Maximum Contribution	$3,400
Annual Rollover Amount	none - use it or lose it

Some Qualified Expenses Include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental Treatment
- Orthodontia
- Eye Exams
- Glasses/Contacts
- Lasik Eye Surgery

Dependent Care FSA

With an FSA you can cover eligible dependent care expenses. Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

2027 Maximum Contribution	$7,500

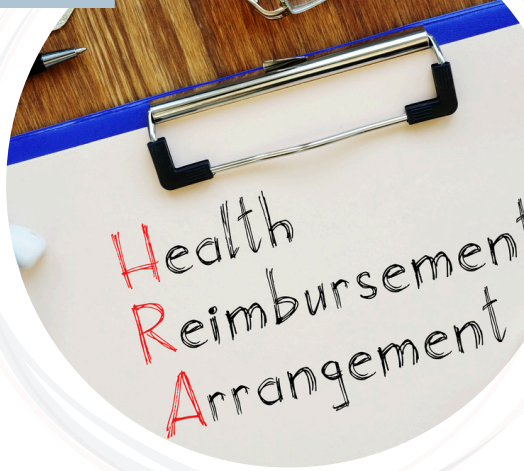
FSA Funds

Unused Healthcare or Dependent Care FSA funds will NOT be returned to you or carried over to the following year.

Enrollment

FSAs require an annual election. You must enroll each year to participate – there is no "auto-renewing" available.
If enrolled in an HSA plan, you are not eligible for the FSA.

Health Reimbursement Arrangement (HRA)



City of Sparks Provides funding into an HRA account for the PPO 400 Plan Option.

What is an HRA?

A Health Reimbursement Arrangement, or HRA, is a tax-advantaged account owned by City of Sparks that employees may use to pay for qualified medical expenses for the owner and their dependents. The employer is solely responsible for funding this account and there is no taxable liability to the employee.

You are eligible for HRA funds only if you are enrolled as an Employee only on the PPO 400 Plan.

See Cost Sheet For Contribution Details

Employees are not able to put additional funds into their HRA, and funds are only available to reimburse qualified expenses. (see IRS 213.D for list)

Some Qualified Expenses Include:

- Prescriptions
- Dental Treatment
- Orthodontia
- Eye Exams
- Glasses/Contacts
- Lasik Eye Surgery

Medicare Navigation Services

Medicare Made Easy -
Clear. Personal. Stress-Free.



Are you turning 65 soon? Already eligible for Medicare but not sure where to start?

Medicare is a major milestone - and it can be confusing. That's why we're here.

Through City of Sparks Medicare Navigation Services program, you have access to licensed Medicare consultants who will help you understand your options, compare plans, and choose what's best for you. At no cost.

What You Can Expect:

Personal Guidance:
One-on-one support from a licensed Medicare advisor. Spouses welcome!

Simplified Plan Comparison:
We help you evaluate your best-fit options.

Enrollment Assistance:
Step-by-step help when you are ready to transition to Medicare.

Education First:
We're here to help you understand your options, with no obligation to enroll.

Mark Toomey
Lead Medicare Specialist
Mark.Toomey@lpins.net
775.297.4613

Why This Matters:

Medicare isn't one-size-fits-all.
Your situation, medications, doctors, and budget are unique - and your coverage should be too.

Whether you are working past 65, planning to retire, or already navigating Medicare, we'll help you make informed decisions with clarity and confidence.

Prescription Savings Resources



Maximize your pharmacy benefits - even beyond your health plan.

Prescription drug prices can vary widely between pharmacies, and not all medications are priced equally—even with insurance. The good news? These two trusted tools can help you compare prices, access discounts, and potentially save significantly on out-of-pocket costs.

GoodRx - retail alternative

Compare retail prices and access free discount coupons.
Use GoodRx to search for the lowest prices on prescriptions at local pharmacies. Even if you have insurance, GoodRx coupons can sometimes be cheaper than your cost share so always ask the pharmacy to check both your insurance and the GoodRx price.

GoodRx

Scan the QR Code to download the app today!

While your out of pocket costs can be reduced, money spent for prescriptions through GoodRx does not accumulate to your medical plan deductible or out of pocket maximum.

GoodRx.com/mobile

Cost Plus Drugs - mail order alternative

Transparent pricing, directly from the source.
Cost Plus Drugs offers hundreds of common drugs at the lowest possible prices and shipped right to your door. They negotiate directly with manufacturers and pass all savings directly to our patients.

CostPlus DRUG COMPANY

Scan the QR Code to download the app today!

Get started today in 3 easy steps!

Find your medication
Go to costplusdrugs.com/medications/ to find your generic drugs on our medication list.

Create your account
Go to costplusdrugs.com/create-account/ and enter your basic health information. Make sure to complete all steps.

Ask your doctor to send a new prescription to:
"Cost Plus Drug Co."

Dental Insurance



Your dental coverage is through Guardian

All plans cover in-network preventive care at 100%, and include an annual limit on your expenses. The differences are:

- What you pay for the plan
- What you pay when you get care
- How out-of-network care is covered

Find an in-network provider

See your plan details for out-of-network information.

	In-Network Care
Annual Deductible	$50 per individual $100 per family
Annual Maximum	$3,000 per individual
Waiting Period	none
Preventative Services Cleanings, routine exams, space maintainers, sealants, and x-rays	no charge
Basic Services Fillings, extractions; certain endo/perio, and oral surgery procedures (see benefit summary for details)	you pay 15% after ded.
Major Services Crowns, bridges, implants, dentures, inlays, onlays, veneers, and general anesthesia; certain endo/perio, and oral surgery procedures (see benefit summary for details)	you pay 40% after ded.
Orthodontic Services Children up to age 19	covered
Orthodontic Lifetime Maximum	$3,000

Out-of-network coverage

A dentist who is "out-of-network" means the provider hasn't agreed to negotiated rates. The plan pays benefits based on the reasonable & customary charge for particular service. If the out-of-network provider charges more, you'll be responsible for paying the amount that exceeds the reasonable & customary limit plus the applicable coinsurance and deductible. Please refer to plan documents for out-of-network information.

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Vision Insurance



Your vision coverage is through VSP

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.

Find an in-network provider

In-Network Care

Routine Vision Exams	$15 copay
Benefit Frequency	
Eye Exams	every 12 months
Lenses	every 12 months
Frames	every 24 months
Eye Glasses	
Single Vision Lenses	$15 copay
Lined Bifocal Lenses	$15 copay
Lined Trifocal Lenses	$15 copay
Frame Allowance	up to $120
Contact Lenses	
Prescription Medically Necessary	100% of covered services
Prescription Elective (in lieu of eyeglasses)	up to $217

With your vision plan, you can visit any provider, but you pay less out-of-pocket when you obtain care from a provider who is in the VSP network.

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Life and AD&D Insurance



Find peace of mind through Standard.

Basic Life and AD&D Insurance

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

City of Sparks provides full-time employees with $25,000 in group life and accidental death & dismemberment (AD&D) insurance, and $10,000 in group life and accidental death & dismemberment (AD&D) for qualified retirees.

Active Employees	$25,000
Spouse and Dependents (of active employees only)	$2,500
Eligible Retirees	$10,000

City of Sparks pays for the full cost of this benefit - meaning you are not responsible for paying any monthly premiums.

Your only responsibility is making sure your beneficiary is up to date.

You have the option to convert your coverage if you lose eligibility or terminate your employment with City of Sparks. Conversion maximums apply, see certificate for more details.

What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **Your beneficiary:** if you pass away due to an accident
- **You:** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

Disability Insurance



Protect your paycheck with disability insurance through Standard.

At City of Sparks, we want to do everything we can to protect you and your family. City of Sparks pays for the full cost of long-term disability insurance.

This benefit ensures that if you are unable to work due to a qualified disability, you won't have to worry about financial stability during your recovery. By providing the coverage at no cost to employees, we help secure a safety net that supports your income and helps cover ongoing expenses, allowing you to focus fully on your health and wellbeing.

Long-Term Disability

Benefits Begin	After 180 days of inability to work
Coverage Amount	66.67% of your income up to $10,000 per month
Payments May Continue	Up to age 65

Pre-existing condition limitations - If you make a disability claim within the **first year** of being covered, check your plan details to see how **pre-existing condition limitations** might impact your coverage.

Employee Assistance Program



Care for your mind and your life with support through ComPsych.

The program's experienced counselors provided through ComPsych can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby.
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization.
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues.
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning.
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking.
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet.

Contact ComPsych Resource Advisor to access your total wellbeing services.

Call: 855.770.3190

Go to: guidanceresources.com , enter your Web ID: SPARKS

100% paid for by City of Sparks

EAP Features:

- **Confidential.** City of Sparks will never know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you needed.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.

Travel Assistance Program



Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.1 You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard.

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories
- Credit card and passport replacement and missing baggage and emergency cash coordination
- Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains
- Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond
- Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization
- Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded
- Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

Call: 800.872.1414 or text 609.334.0807

Go to: medservices@assistamerica.com

100% paid for by City of Sparks

Voluntary Worksite Insurance



At City of Sparks, we understand the importance of comprehensive support for our employees. These benefits are provided through Aflac and Colonial Life. Our voluntary worksite benefits, including accident, critical illness, short term disability, whole life, term life, and cancer insurance, **are designed to complement your existing coverage,whether you are enrolled in our health plan or not, and provide financial protection against unforeseen health events**. Remember, **these policies pay direct benefits to you, helping manage unexpected expenses and maintain financial stability**, so you can focus on what matters most: your health and recovery. See below for more information on these policies.

Accident Insurance

How it works: Accident insurance pays out a cash benefit when you suffer from a covered accident. This benefit varies based on the type and severity of the injury sustained.

Key Benefit: The cash benefit helps handle out-of-pocket expenses not covered by your medical insurance, such as deductibles and copays, making it easier to manage financial obligations after an accident without tapping into savings.

Critical Illness Insurance

How it works: Critical illness insurance provides a lump-sum cash payment if you are diagnosed with one of the specified critical illnesses covered by the policy, such as cancer, heart attack, or stroke.

Key Benefit: This payment helps cover unexpected medical costs and living expenses, allowing you to focus on recovery without financial worry. It's a financial safety net that supplements your health insurance to cover the extra costs that can arise during such critical times.

Short Term Disability Insurance

How it works: Disability insurance helps protect your income, it provides help with paying the bills while you recover from a covered accident or sickness.

Key Benefit: Benefits are payable directly to you, and you can use these benefits however you choose.

Individual Whole Life Insurance

How it works: Whole life insurance provides features- cash value accumulation, premium rates and a death benefit (minus any loans and loan interest) that help ensure those benefits will be there to help protect you family's way of life.

Key Benefit: Life insurance benefits for the beneficiary are typically free from income tax, $3,000 immediate claim payment can be paid to the designated beneficiary as an advance of the death benefit.

Individual Term Life Insurance

How it works: Term life insurance provides protection for a specified period of time, offering the greatest amount of coverage for the lowest initial premium.

Key Benefit: you can convert it to a Colonial life cash value insurance plan, with no proof of good health to age 75. Your beneficiary may receive a benefit that is free from income tax.

Cancer Insurance

How it works: Cancer insurance can help protect the lifestyle you've worked to build.

Key Benefit: Benefits are payable regardless of any other insurance you may have with other companies, you can use the benefits to help pay for teval to and from treatment centers, lodging and meals, deductibles, or any other way you choose.

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City of
Sparks
It's Happening Here!