

Guide to Your Benefits 2017



CITY OF KNOXVILLE

It's my health!

“The City introduced a program to purchase Fitbits earlier this year. I love my Fitbit. I am so much more aware of my caloric intake and physical activity than ever before. It makes setting goals and meeting them so much easier.”

Vicki Hatfield,
Civil Service Director

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How to Enroll in Benefits for 2017:

Welcome to Annual Enrollment 2017, which runs from November 1st through November 30th. All benefit elections must be made in PeopleSoft.

You have until November 30th to make changes.

Not sure what benefits you are currently enrolled in?

- Log into PeopleSoft using your Employee ID and password (If you don't know your password, Click on the Forgot Password link or call the Help Desk at 215-3030).
- Click on Main Menu -> Self Service -> Benefits -> Benefits Summary

Log into PeopleSoft to do any of the following:

- Elect a medical plan option: This year everyone must elect a medical plan option.
- Wellness Credit through My Health: If you would like to continue participation in the City's Wellness Program, you must make your election in PeopleSoft.
- Personal Information: Please verify that your mailing address, telephone numbers, preferred email address, emergency contacts and beneficiaries are correct in PeopleSoft.
- Flexible Spending Account (FSA): If you want to participate in an FSA, you must re-enroll every year. For more information, see Page 17.
- Vacation Sell: Do you want to sell your leave? You can sell up to half the leave you would accrue in one year. For more information, see Page 20.

Need to make changes or check your options?

- Log into 'Online Annual Enrollment 2017' from the City-Wide drop down box on Inside Knoxville.
- From the Benefits Enrollment screen, click Start.
Under Election Summary, you will see Current and New elections. To change the New election, you will need to click Edit. If you need to add a dependent, click the link 'Add/Review
- Dependent Information'. Please do not replace any existing dependents, only create new dependents.

Finalize your enrollment by clicking Submit. You will have until November 30th to make changes.

Declining Medical Coverage?

- If you decline the City's medical plan due to coverage elsewhere, be sure to send a copy of your current coverage in order to receive \$500 into your Flexible Spending Account. Proof received after January 1st will be reduced by a monthly pro-rated amount.

What's new for 2017?

Medical:

Beginning January 1st, the City is offering the following four medical plans:

- \$500 deductible – Network S
- \$500 deductible – Network P
- \$1,000 deductible – Network S
- \$1,000 deductible – Network P

In addition, you have the option to participate in the My Health Wellness Program. Participants will receive:

Wellness Credit (to offset your premiums per paycheck)	Monthly HRA Contribution
\$20 – Employee only participation	\$32 (if enrolled as Employee Only)
\$20 – Spouse only participation	\$64 (if enrolled as Employee + Spouse, Employee +
\$40 – Both Employee and Spouse participation	Child(ren), or Employee + Family

During annual enrollment, everyone must log into PeopleSoft and select a medical plan. You also need to elect to participate in the City's My Health Wellness Program, if applicable

Prescription Drugs:

The City is also offering reduced copays for all plans, regardless of whether you participate in the My Health Wellness Program. Additionally, OptumRx will have formulary changes. Should any of these changes impact you, you will receive a letter in the mail in mid-November.

Life Insurance:

The City's Life Insurance vendor, The Hartford, is allowing any employee that has waived supplemental life coverage an opportunity to enroll with a \$10,000 benefit without answering medical questions. And as always, any employee can also increase their supplemental life election by \$10,000 or \$20,000 to a maximum of \$100,000 without answering medical questions.

The Center:

The City's Health & Wellness Center will be operated by Premise Health effective November 1st. Premise will offer limited services and appointments, but will be expanding services and appointments throughout November.

My Health Wellness Portal, powered by Propel:

The City is also introducing a new portal for our My Health Wellness Program, available on December 1st. The My Health Wellness Program requirements haven't changed, only the website where you track your requirements. You can access the new portal at the following website: www.cokmyhealth.com.

It's my health!

"I'm the health and safety officer, so part of my job is Employee Health. It's hard to expect others to be healthy when you aren't. My turning point occurred when my son wanted me to go running with him, and I couldn't run more than a ¼ mile. I knew things had to change and I am thankful that I work for a department that supports me, and an employer that provides accountability through My Health."

*Mark Wilbanks,
Health, Safety and Communications Officer*



Important note on dependent eligibility

All dependents on the City's medical, dental, vision and/or life insurance plans must meet the following dependent definition:

- The employee's current legal spouse or qualified same or opposite gender domestic partner.
- A dependent child, up to age 26, who is one of the following:

A natural or legally adopted child of the employee, employee's spouse, or the employee's qualified domestic partner.

A step-child or child for whom the employee, employee's spouse, or qualified domestic partner is the legal guardian or legal custodian.

A child of the employee, employee's spouse or qualified domestic partner for whom a Qualified Medical Child Support Order has been issued.

An incapacitated child of the employee, employee's spouse or qualified domestic partner.

- Dependents who permanently reside outside the United States are not eligible for coverage.
- The plan's determination of eligibility shall be conclusive. The plan reserves the right to require proof of eligibility, including but not limited to marriage certificate, a certified copy of any Qualified Medical Child Support Order, birth certificate, and/or proof of court-granted legal guardianship, legal custody, or legal adoption.
- Domestic Partners— A domestic partner can be added during annual enrollment or during the year with a Life Event.

Please complete an affidavit, as well as provide proof of the relationship through financial interdependence. For more information about the affidavit or the proof, or the tax implications, please contact Employee Benefits or email CityBenefits@knoxvilletn.gov.

REMEMBER: When adding a dependent to your plan, make sure you explore all available options, as the City's plans may not be the most economical for every family. If you have questions about other available options, please contact Employee Benefits at 865.215.2111.

Changing Your Benefits

Generally, you cannot change your benefit elections during the year unless you experience a Life Event. Examples of Life Events include, but are not limited to:

- Change in employee's legal marital status: marriage, divorce, death of spouse
- Change in number of dependents: birth, adoption, placement for adoption, death of dependent
- Change in employee's or dependent's employment status: termination, commencement of employment, coverage of dependent, gain or loss of benefit eligibility of dependent
- Dependent eligibility changes: dependent is newly or no longer eligible (i.e., reached age 26)
- Material benefit change of employee or dependent, including dependent's annual enrollment
- Dependents' gain or loss of eligibility for Medicaid or SCHIP coverage

Your benefit change must be consistent with the Life Event and must be within 60 days of the event.

You will be able to make these changes in PeopleSoft, but please note additional paperwork may be required.

Medical

The City offers medical coverage, administered by BlueCross BlueShield of Tennessee (BCBST), to you and your eligible family members. When you enroll, you have three choices to make:

1. Your network

BCBST offers a choice of two networks:

- Network S—All hospitals in Knox County participate with the exception of the University of Tennessee Medical Center.
- Network P—98% of Knox County doctors and all area hospitals participate

To see if your doctor participates in either network, check the provider directory at www.bcbst.com or link to the directory through the City's online annual enrollment tool in PeopleSoft. Remember, you have to use BCBST network providers to get in-network benefits. It's important to make sure you take an active role in ensuring the providers you see are in the network, including providers you are referred to for follow-up visits from providers seen in an emergency situation.

Health Tools

BCBST:

Physicians Now (formerly MDLive): 1-888-632-2738

Connect with a doctor via the phone or the internet 24/7, for only a \$38 fee.

My Health Wellness Portal, powered by Propel:

The City has partnered with Propel to develop a new online tool for tracking and completing your My Health Wellness Program requirements. Beginning December 1, you can access the portal by visiting the following website: www.COKMyHealth.com

Premise Health: BeWell Portal:

<https://knoxvilletn.goandbewell.com>

Log in to:

- Schedule appointments at The Center
- View your biometric results
- Health Risk Assessment
- Learn more about your chronic conditions

BlueAccess: www.bcbst.com

BCBST's BlueAccess website gives you access to a variety of personalized information. Log in to:

- View claims history
- View and print explanations of benefits (EOBs), which can be forwarded to WageWorks to verify debit card purchases using your HRA

The network you select during annual enrollment is the one you'll use throughout 2017. You cannot change networks during the year unless you experience a life event as outlined on page 5.

2. Your deductible

- **\$500 deductible option**
- **\$1,000 deductible option**

Both options cover the same services and have the same coinsurance. The difference will be in—

- Your per-paycheck deductions
- Coverage of Emergency room visits

3. My Health Wellness Program

The City's My Health Wellness Program is a voluntary program that rewards participants who commit to leading a health-conscious lifestyle. Participants who meet the program requirements receive a wellness credit and money in a Health Reimbursement Account.

- Search for providers
- You can also download the BlueCross BlueShield app, called myBlueTN, available for both iOS and Android.

OptumRx: www.optumrx.com

Log in to:

- View claims history
- Research drug pricing
- Find pharmacy locations
- There is also an app available for download, where you can manage your prescriptions from your mobile device. For drug tiers, go to www.cityofknoxvillerrx.com

Wage Works: www.wageworks.com

- The free WageWorks EZ Receipt mobile app includes history. Also on the app, you can:
- Submit health care claims – for quick reimbursement
- Submit health care card receipts – to verify your card transactions, as required by the IRS
- Pay your provider by check – no need to use your card and worry about card use verification. Use the Pay My Provider function to have WageWorks send a check to your provider out of the correct account based on the service date.

2017 Medical options...at a glance

	\$500 deductible option		\$1,000 deductible option	
	In-network	Out-of-network ¹	In-network	Out-of-network ¹
You pay...				
Calendar Year deductible	\$500/individual \$1,000/family	\$1,000/individual \$2,000/family	\$1,000/individual \$2,000/family	\$2,000/individual \$4,000/family
Then the plan pays...				
Physician office visits	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Hospital care				
Most other services				
Preventive care	100%; no deductible ²		100%; no deductible ²	
Emergency care	100% after \$150 copay ³		80% after deductible	
Until you reach...				
Calendar Year out-of-pocket maximum⁴	\$2,500/individual \$5,000/family	\$7,500/individual \$15,000/family	\$2,500/individual \$5,000/family	\$7,500/individual \$15,000/family

¹Out-of-network benefits are based on maximum allowable charges (MAC). You're responsible for the charges that exceed the MAC. You're also responsible for obtaining the required prior authorization for services if you use an out-of-network provider.

²Limits for certain services may apply. See preventive benefits on Page 8.

³Some services and procedures (like MRIs) may be subject to the deductible and coinsurance.

⁴Once you reach the annual out-of-pocket maximum, the plan pays 100% of eligible expenses for the rest of the plan year. The medical out-of-pocket maximum includes amounts paid toward the deductible, ER copays where applicable, and prescription drug copays.

2017 Medical Rates

Below are the per payroll rates for the medical and prescription drug coverages available in 2017: (24 times per year)

	\$500 Network S	\$500 Network P	\$1,000 Network S	\$1,000 Network P
Employee Only	\$48.90	\$51.50	\$31.12	\$32.12
Employee + Spouse	\$183.18	\$196.07	\$142.27	\$151.47
Employee + Child(ren)	\$133.93	\$144.17	\$101.37	\$108.69
Employee + Family	\$226.75	\$243.56	\$173.39	\$185.40

Rates above do not include the following wellness credits:
\$20 per paycheck for Employee or Spouse participation
\$40 per paycheck for BOTH Employee and Spouse participation

My Health Wellness Program

When you enroll in the My Health Wellness Program and maintain all program requirements, you receive the following rewards:

- A wellness credit to offset your medical premiums
- HRA Dollars from the City. An HRA is a Health Reimbursement Account set up by the City to help you pay for certain expenses that insurance doesn't cover — things like your calendar year deductible, coinsurance, prescription drug copays, and dental and vision care for you and your covered family members. The chart below outlines how much you will receive. See page 10 for information about spending your HRA dollars for you and your eligible tax dependents.

If you:	You receive in HRA dollars: ¹
Participate in the My Health Wellness Program	\$32/month or \$384/year (employee only coverage) \$64/month or \$768/year (employee + one or more dependents) ²
Additionally, if you:	
Earn less than \$34,000	\$150/year
Earn \$34,001—\$46,550	\$75/year
Or your covered dependent participates in the City's prenatal program (must enroll by the 10th week of pregnancy)	\$200 upon delivery of baby

¹Annual HRA dollars are prorated based on the date you begin participation in the My Health Wellness Program, and are contributed monthly to your HRA.

²Dependents must also maintain plan requirements as described on the next page.

Preventive Benefits

All four plans cover preventive services at 100%—no deductible or copay required—when you use network providers. This means you pay nothing for services recommended by the US Preventive Services Task Force like:

- Annual well woman exam (including screening and counseling for HIV and domestic violence, counseling for sexually transmitted infections and pregnancy prevention)
- High risk HPV testing beginning at age 30 (every three years)
- Contraceptive methods and sterilization procedures including tubal ligations and vasectomies
- Gestational diabetes screening if high risk for diabetes
- Generic preventive prescriptions and over-the-counter contraceptives
- Lactation support and counseling
- Age appropriate health screenings (e.g., cholesterol, blood pressure, colorectal cancer, depression, diabetes, obesity, osteoporosis)
- Preventive care and screenings for infants and children

- Preventive care and screenings for women (e.g., breast cancer screening, cervical cancer screening)
- Preventive care and screenings for men (e.g., PSA test)
- Immunizations for adults and children
- Flu and pneumonia shots
- Annual exams (including x-rays and lab)
- Vision and hearing screenings (as part of an annual exam)

Exception: A preventive care service must be billed by the provider as preventive care to assure 100% coverage. If a preventive service is billed separately from an office visit, you may be required to share in the cost of the office visit. For example, if you seek a preventive service such as an annual well-woman exam (Pap) or well-man exam (PSA test) and also receive some other kind of treatment (such as care for a sinus infection), cost sharing may apply to your office visit. In other words, the preventive portion of the visit will be covered at 100%, and the illness portion may be covered with applicable cost sharing. The City encourages you to have health screenings and immunizations at appropriate times and frequency, based on your age, gender, personal and family health history, and other special needs.

My Health Wellness Program Requirements:

To receive the rewards of the My Health Wellness Program, you (and/or your spouse or your qualified domestic partner, if enrolled) must maintain all of the requirements described below. If you miss a requirement, you will be mailed a postcard reminder. If you do not become current on requirements, you will receive a second strike postcard giving you 7 days to contact The Center or Employee Benefits to take steps towards compliance. If you continue to be noncompliant, you will no longer receive the My Health Wellness Credit or HRA contribution.

The good news is that it's easy to get back into the program and receive the rewards of a health-conscious lifestyle! If you want to continue receiving the My Health Wellness Credit and HRA contribution, please contact Employee Benefits and we will guide you through the process to make sure you meet the requirements listed below. You will need to complete at least two consecutive months of Physical Activity Affidavits and be current on all other requirements before completing a form to re-enroll.

<p>Complete the COK annual health screening</p>	<p>You must schedule and complete your health screening at The Center every year. You (and/or your spouse or qualified domestic partner, if covered) must have received a health screening at The Center within the previous 12 months for your My Health election to go into effect.</p>
<p>Stay physically active</p> <p>Note: Physically active means any activity that increases your heart rate. If you have medical limitations, contact The Center staff, who can approve an appropriate physical activity program for you.</p>	<p>You (and/or your covered spouse or qualified domestic partner) must commit to be physically active at least 60 minutes/week (with at least three sessions lasting a minimum of 10 minutes each). Complete and submit your activity in the portal by the 10th of the following month to receive credit.</p>
<p>Complete quarterly health education</p> <p>Note: This requirement must be completed by the individual My Health member only. If it is determined that your education documents were not completed exclusively by you, you will be immediately removed from My Health Wellness Program without notice.</p>	<p>Employees and covered spouses or qualified domestic partners will be required to complete a quarterly education requirement. This can be fulfilled by reviewing CDs, DVDs, approved websites, approved TV shows and written materials available from The Center, Employee Benefits and Safety Building, as well as attending quarterly education classes taught by health coaches and special guests.</p>
<p>Actively manage any chronic health conditions</p>	<p>If you have one or more of the following chronic conditions, you (and your covered spouse or qualified domestic partner) must participate in The Center's health coach program: asthma, chronic obesity, congestive heart failure, COPD, coronary artery disease, diabetes, hyperlipidemia and hypertension.</p>
<p>Participate in The Center's health coach program if you use tobacco</p>	<p>If you use any form of tobacco (cigarettes, cigars, pipes, chewing tobacco or other tobacco product), you must participate in The Center's health coach program. Tobacco cessation drugs are provided at no cost.</p>
<p>Participate in the City's prenatal program, if applicable (optional)</p>	<p>If you or your covered dependent becomes pregnant in 2017, you may enroll in the City's prenatal program by the 10th week of pregnancy and receive an HRA contribution upon delivery of the baby. (Enrollment after the 10th week of pregnancy may result in the HRA amount to be pro-rated).</p>

We are committed to helping you achieve your best health. If you think you might be unable to meet a requirement for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by a different means. We will work with you (and if you wish, with your doctor) to find a wellness program requirement that is right for you in light of your health status.

Medical...continued

Your HRA dollars

You can use the HRA dollars you earn by participating in the My Health Wellness Program to pay for many medical, pharmacy, dental and vision expenses incurred by you and your eligible dependents. This includes deductibles, copays, coinsurance and certain other health care expenses you pay out of your own pocket. However, not all health care expenses are eligible. For a full list of eligible expenses, visit www.wageworks.com.

If you don't spend all your HRA dollars during the year, they roll over to the next year and are available to you as long as you are covered by a City-sponsored medical plan (including COBRA, if elected, and retiree coverage). This allows you to accumulate funds for future expenses.

If you are covering a Domestic Partner, s/he must be your tax dependent in order to use your HRA/FSA dollars for their healthcare expenses. Children under age 26 do not have to be a tax dependent.

Spending your HRA dollars

You have three ways to spend your HRA dollars. You can:

1. **Use your WageWorks debit card.*** It contains your HRA balance and works like cash at any vendor that accepts health care debit cards. If you participate in the Health Care FSA, your debit card includes your Health Care FSA contributions, which will be deducted first.
2. **Pay online.** Log onto your HRA/FSA account at www.wageworks.com and use the Pay My Provider or Pay Me Back features.
3. **File a claim.** Pay the expense as you normally would. Then submit your receipts, along with a WageWorks claim form via mail (to the address on the form), email, fax or electronically through the mobile app.

* If you're new to the My Health/HRA program, you'll receive a WageWorks debit card in the mail after enrollment. If you already have a WageWorks debit card, check the expiration date. If it is not set to expire, your 2017 HRA/FSA dollars will automatically be loaded on it and you can continue to use the card in 2017.

Do not use your WageWorks debit card after December 31, 2016 for 2016 expenses.

Your WageWorks debit card

1. Your WageWorks card works like a debit card, but when you swipe your card at the checkout, you must choose "credit."
2. Keep your receipts and explanations of benefits (EOBs) in case you are asked by WageWorks for card use verification of a purchase. This is especially important if you use your debit card at a provider's office. The IRS requires substantiation to prove that funds have been used toward eligible expenses. Acceptable documentation includes a detailed receipt or other proof of service and cost, such as an EOB. The receipt must contain the provider's name and address, name of the person receiving the service, date and cost of the service, and service details. You can print EOBs for your covered services from BCBST's website (www.bcbst.com), Delta Dental's website (www.deltadentaltn.com), and EyeMed's website (www.eyemedvisioncare.com). Credit card receipts generally do not provide enough information to validate a purchase. The top portion of your monthly WageWorks statement will let you know if you need to submit card use verification for a purchase. Look for the code: CUV (card use verification).
3. You can register online at www.wageworks.com. Once registered, you can:
 - View your monthly statement
 - Check your account balance(s) and track activity
 - Request WageWorks to pay providers directly or reimburse you from your account
 - View a list of eligible expensesSee if you need to verify any purchases

NOTE: If you lose your card, call WageWorks immediately to report your missing card and order a new one. Or, you can order a replacement card online at www.wageworks.com.

IMPORTANT: To get reimbursed for a 2016 expense in 2017, you must submit a paper/fax/email claim or use the Pay Me Back or Pay My Provider features at www.wageworks.com.

Participating in the FSA

If you expect to have out-of-pocket expenses greater than the HRA dollars you'll receive from the City, you may contribute your own pre-tax money to the Health Care FSA, as described on pages 17—18. Only a portion of FSA dollars (up to \$500) rollover at the end of the year, so funds are paid from your FSA account first. When FSA funds are exhausted, expenses will be paid from your HRA.

HRA vs. FSA: What's the difference?

	HRA	Healthcare FSA
Use to pay for health care expenses, such as deductibles, coinsurance, pharmacy copays, dental and vision expenses	Yes	Yes
Who contributes?	City	You
Roll over unused funds at year end?	Yes	Yes, up to \$500

Special City-funded FSA

If you decline the City's medical coverage, the City will contribute up to \$500 to a Health Care FSA for you, even if you choose not to contribute your own money to an FSA. To receive this contribution, we must receive proof of other coverage (like a copy of an ID card), no later than December 31, 2016. Proof received later than the deadline will be reduced by a monthly prorated amount.

The Center

The City's Health, Education & Wellness Center (The Center) is now served by Premise Health. Along with a new vendor, we have more staffing to provide more services. Like always, the Center provides free wellness services and health screenings — as well as health coaching for those with chronic conditions — for employees, retirees and spouses or qualified domestic partners covered under the City's medical plan.

Now the Center is staffed with a full time doctor and a full time Nurse Practitioner. More staffing means more availability for acute visits or sick visits. The Center can also provide services to your covered spouses and dependent children ages 2 and up for \$10 copay. You can pay for acute care with cash, check, credit/debit card or use your FSA or HRA card.

The Center and its staff are subject to confidentiality rules that apply to all medical providers. Care you receive at The Center does not replace treatment provided by your personal physician(s). However,

The Center's staff can assist you in researching publicly available information about your condition, treatment options, medications and other self-care information.

Effective November 1, you can go to the Center's new location at 3131 Morris Avenue, Knoxville, TN, 37909. The office hours are 7am to 4pm Monday through Friday.

To schedule an appointment, you can call the Center at 865.215.6150. Soon, you'll be able to schedule an appointment online through their employee portal: www.knoxvillekn.goandbewell.com.

Reminder: To enroll in My Health, you and your covered spouse or domestic partner must complete an annual health screening at The Center, and meet other requirements as outlined on page 9.



Prescription drugs

When you enroll in one of the City’s medical plans, you automatically receive prescription drug coverage, which is administered by OptumRx. Remember, there is a separate ID card for pharmacy so make sure you use your BCBST card at the doctor’s office and the OptumRx card only at the pharmacy.

You have three ways to purchase prescription drugs:

- At a network retail pharmacy
- Through the home delivery program
- At participating 90-day at retail pharmacies (you may purchase up to a 90-day supply at these designated pharmacies if your prescription drug does not have quantity limits)

The only exception is on Level 5 Specialty Drugs. These must be dispensed through the OptumRx Specialty Pharmacy, BrivoRx.

Prescription drug benefits...at a glance

	Preventive Prescriptions	Non-preventive Prescriptions
You pay...		
Level 1 (preferred generics)	\$0.00	\$5.00
Level 2 (non-preferred generics)	\$5.00	\$10.00
Level 3 (preferred brand)	\$10.00	\$20.00
Level 4 (non-preferred brand)	\$20.00	\$40.00
Level 5 (specialty)	\$40.00	\$80.00
90 day at retail locations can be filled at 2.5 times the copay 90 day at mail will continue to be filled at 2 times the copay		

Remember: All copayments apply toward your Annual Medical and Prescription Drug Out of Pocket Maximum.

Prescription drugs rules

The City’s prescription drug plan has certain rules that may affect your benefits.

Generics vs. brand name

If you request a brand name drug when a generic equivalent is available, you will pay the Level 1 or 2 generic copay plus the cost difference between the brand name and generic drug.

Step therapy program (ST)

The step therapy program encourages you to try first-line or generic drugs before “stepping up” to more expensive “step-two” or brand name drugs for certain conditions. For example, if your provider prescribes Lunesta and you haven’t taken it before, the pharmacist will not fill the prescription until you have

tried a generic alternative.

If the generic alternative doesn’t work for you, you can step up to the brand name drug.

Prior Authorizations (PA)

The Prior Authorization program is a cost-savings feature to make sure the medication being used is appropriate. The program is designed to prevent the prescribing of a certain drug that may not be the best choice for the condition. Check the City of Knoxville Drug List to see if your drug is listed with a PA. If you are a new user of this drug, you will need to allow time for your doctor to submit information to OptumRx for approval.

For more information, please visit: www.cityofknoxvillerox.com

Prescription drugs rules...continued

Quantity Level Limits (QL)

Some drugs may have a limit on the amount you can receive. Based on FDA guidelines, the purpose is to reduce risk of overdose and unwanted drug reactions. If your doctor prescribes you more than the QL, they will need to contact our pharmacy vendor for approval.

Schedule 2 narcotics program

If your doctor prescribes a schedule 2 narcotic, such as Oxycontin, Oxycodone, Fentanyl or Opana, and your prescription exceeds a 60-day supply, prior authorization is required. The prescribing physician must be in your BCBST network and the prescription considered medically necessary by the plan.

Over-the-counter (OTC) program

The OTC program requires that if you take certain prescription drugs when an OTC alternative is available, your coverage will be reduced from the normal copay to 50% of the drug's cost. For example, Prilosec has an OTC alternative called omeprazole that may be as effective. And the full cost of omeprazole may be less than 50% of the cost of Prilosec.

Over-the-counter medications

Over-the-counter medications, such as aspirin, antihistamines and heartburn medications can't be reimbursed under the Health Care FSA or your HRA unless you provide a doctor's prescription and a letter of medical necessity. See page 18 for more information.

It's my health!

"I've struggled with diabetes for a long time, but with the help of my health coach, Barbara, I've made healthy eating a more important part of my life. Due to changes in my diet, plus exercise (I work out with a personal trainer several times a week) I've got my hemoglobin A1c down to a healthy level!"

*Ginger Huskey,
Risk Coordinator*



Dental

The City provides a free base dental plan to all benefits-eligible employees at no cost, which includes one annual exam, one cleaning and one set of bite-wing x-rays every year. Make sure you choose a dentist in the Delta Dental PPO or Premier network for your base exam. If you don't, you may be balance-billed for the difference between Delta's reimbursement and your dentist's billed amount.

You can buy-up to additional coverage for yourself and your eligible family members. Choose from:

- A low dental plan with a \$1,000 annual maximum, without orthodontia, provided through Delta Dental
- A high dental plan with a higher annual maximum, and child orthodontia, provided through Delta Dental
- A dental HMO (DHMO), provided through CIGNA, with no annual maximum along with adult and child orthodontia

Low Plan and High Plan

If you elect the Low or the High Plan, you may visit any provider you choose. The benefit percentages are the same for out of network, but the difference is you could be balance billed if you see a non-network

provider. See the chart and footnotes on the next page, or visit www.deltadentaltn.com/knoxville. Use this website also to locate network providers.

The Low and High plans also include a feature where your Preventive services are not deducted from your Annual Benefit Maximum, so you'll have more available to use on Basic or Major Services.

In addition, both plans cover additional exams/cleanings (up to four per year) for diabetics and pregnant women with periodontal disease, individuals with renal failure or suppressed immune systems, head and neck radiation patients, and individuals at risk for infective endocarditis. See your summaries on the intranet for details.

DHMO

If you choose this plan, you must use a CIGNA DHMO network dentist to receive benefits. The premiums are low, but the list of available dentists is very small. Visit www.cigna.com or www.mycigna.com (if enrolled). See the charge schedule posted on the Employee Benefits intranet page for more details.

It's my health!

"I never considered that a change in nutrition and weight loss would improve my asthma. Without the help of my health coach, I still wouldn't be conscious of my caloric intake. Once I started losing weight, my breathing improved. Changing your lifestyle means you're going to feel better, have more energy, and get more accomplished."

*Lieutenant Tony Willis,
Knoxville Police Department*



2017 Dental plans...at a glance

	Delta Dental ¹ Low Option	Delta Dental ¹ High Option	CIGNA DHMO
You pay...			
Calendar Year Deductible	\$50/individual \$150/family	\$50/individual \$150/family	\$0
Then the plan pays...			
Preventive care (exams, cleanings, x-rays)	100% (no ded.) Does not apply towards Annual Max	100% (no ded.) Does not apply towards Annual Max	\$0 copay
Basic care (fillings)	80% after ded.	80% after ded.	See charge schedule
Major care (crowns, dentures, bridges oral surgery, endo and perio)	50% after ded.	50% after ded.	See charge schedule
Orthodontia	None	50% (no ded.) Child only to age 19	See charge schedule (adults and children)
Annual benefit maximum³	\$1,000	\$1,500	N/A
Orthodontia lifetime maximum	N/A	\$1,500	N/A
Per Payroll Rates	Low Option	High Option	DHMO
Employee Only	\$9.01	\$14.53	\$4.92
Employee + Family	\$28.70	\$46.26	\$14.36

¹ Providers in Delta Dental's PPO and Premier Network have agreed not to exceed the maximum plan allowance (MPA). If you use providers outside these networks you're responsible for charges exceeding the MPA.

"My health coach was genuinely concerned that my A1c put me in the pre-diabetic category. I didn't want to be on medication, so I knew I needed to change my lifestyle. Food is my biggest challenge, but I was able to fix everything by changing my diet. I'm no longer pre-diabetic. I have a 4-year old and I want to be there for him."

*Jeff Smith,
Electrical Inspector*



Vision

The City provides a free base vision plan to all benefits-eligible employees at no cost, which includes one annual eye exam for a \$10 copay at one of EyeMed’s participating providers in the Select network. You can buy-up to additional vision coverage for yourself and your eligible family members, which covers eye exams, lenses, frames and contacts through EyeMed. Visit www.eyemedvisioncare.com to locate a provider in the Select network.

2017 Vision plan...at a glance

	In-network (through EyeMed <i>Select</i> providers)	Out-of-network Reimbursement (through other providers)
You pay...		
Annual deductible		\$0
Then the plan pays...		
Eye exams (once every 12 months)	100% after \$10 copay	Up to \$35
Frames (once every 24 months)	Up to \$130 retail allowance	Up to \$50
Lenses (one pair every 12 months)		
Single vision lenses	100% after \$25 copay	Up to \$40
Bifocals	100% after \$25 copay	Up to \$60
Trifocals	100% after \$25 copay	Up to \$80
Lenticular	100% after \$25 copay	Up to \$80
Contact lenses (one pair every 12 months in lieu of glasses)		
Conventional	Up to \$125	Up to \$125
Disposables	Up to \$125	Up to \$125
Medically necessary	100%	Up to \$210
Per Payroll Rates:		
Employee Only		\$2.66
Employee + Spouse		\$4.33
Employee + Child(ren)		\$5.50
Employee + Family		\$7.32

Other vision discounts

EyeMed network providers also offer discounts on additional eyewear, eye care supplies like cleaning cloths and solutions, and replacement contact lens purchases. You can also save 40% off additional eyewear purchases; 20% off non-prescription sunglasses and 20% off remaining balance beyond plan coverage.

You can save from 5%-15% on laser vision correction, such as LASIK, PRK and e-LASIK procedures, at U.S. Laser Vision network surgeons. You do not have to be enrolled in the City’s vision plan to take advantage of these discounts.

See the Employee Benefits page on the City’s intranet for more details.

Flexible Spending Accounts

The City offers two flexible spending accounts (FSAs), administered by WageWorks. These accounts let you set aside tax-free money from your paycheck to pay for eligible expenses throughout the year:

- **Health Care FSA**—can be used to pay for out-of-pocket expenses like deductibles, coinsurance, prescription drug copays for you and your dependents. Your total election is available for use on the first day of the plan year.
- **Dependent Care FSA**— can be used to pay for day care expenses for your eligible dependents, however this money is only reimbursable as it is contributed from your paycheck.

Because FSAs offer such favorable tax breaks, the IRS has certain rules that must be followed.

Visit www.wageworks.com for details. You can participate in one or both of the FSAs — even if you don't enroll in City medical coverage.

Flexible Spending Accounts ... at a glance

	Health Care FSA	Dependent Care FSA
You can contribute...	\$120—\$2,500/year—tax-free	\$120—\$5,000 ¹ /year—tax-free
To reimburse yourself for...	Medical, dental and vision expenses considered tax-deductible but not covered by insurance (including eligible expenses incurred by your dependents) ²	Dependent day care expenses for your eligible dependents ²

¹If you're married filing jointly, the limit is \$5,000. For head of household or married filing separately, the maximum contribution is \$2,500/year.

²Rules and restrictions apply. Your dependents do not have to be covered under a City benefit plan.

How the FSA works

1. Estimate your health care and/or dependent care expenses for 2017 separately. You can use BCBST's BlueAccess website at www.bcbst.com or OptumRx's website at www.optumrx.com. Use these websites to view your 2016 claims and help estimate your 2017 expenses. Keep in mind how much you expect to receive in HRA contributions.

2. Decide how much to contribute to each account. Your contributions will be deducted from your paycheck on a pre-tax basis — that is, before taxes are taken out of your check — and deposited into your account(s). Remember, only \$500 can be rolled over so any balance over \$500 at the end of the year will be lost.

3. Pay your eligible expenses using one of the following options (see page 18 for important rules for OTC medications):

NOTE: Money in your HRA/FSA can only be used for your eligible dependents. Your domestic partner must be your tax dependent, but the funds can be used for your non-tax dependent children to age 26.

- **Use your WageWorks debit card.*** It contains your Health Care FSA balance as well as your HRA balance and works like cash at any vendor that accepts health care debit cards.
- **Pay online.** Log onto your FSA/HRA account at www.wageworks.com and use the Pay My Provider or Pay Me Back features.
- **File a claim.** Pay the expense as you normally would. Then submit your receipts, along with a WageWorks claim form via mail (to the address on the form), email, fax or electronically through the mobile app.

IMPORTANT: To get reimbursed for a 2016 expense in 2017, use the Pay Me Back or Pay My Provider features at www.wageworks.com, or submit a paper claim. Do not use your Wage Works debit card.

Be sure to save your receipts and explanations of benefits (EOBs) in case you're later asked by WageWorks to verify a purchase. This is especially important if you use your debit card at any healthcare provider. Visit www.wageworks.com for more details.

* For eligible health care expenses only.

Eligible expenses

Here are some examples of eligible expenses:

Health Care FSA

- Medical and dental deductibles and coinsurance
- Vision care
- Prescription drug copays
- Certain over-the-counter medicines, vitamins and supplements (prescription required)
- Over-the-counter health-related supplies
- Orthodontia
- Other out-of-pocket health expenses considered tax-deductible by the IRS

Dependent Care FSA

- Day care fees and associated expenses for your children under age 13
- Dependent care fees for a disabled spouse or child or a tax-dependent parent or elderly person

Remember: Only eligible out-of-pocket health care expenses are considered deductible by the IRS and eligible for reimbursement. Not all expenses meet these criteria. For a detailed list of eligible expenses, visit www.wageworks.com.



Over-the-counter (OTC) medications, including vitamins and supplements, can't be reimbursed under the Health Care FSA or HRA **unless** you provide a physician's prescription. Prescriptions must be written by a doctor or other qualified medical practitioner and include the date; patient's name; practitioner's name, address and signature; and the name, dosage and duration of treatment.

If an OTC medication is reimbursable because you have a prescription, you can use your WageWorks debit card to purchase it if you present your prescription at the pharmacy counter. Otherwise, you must pay for it and file a claim for reimbursement, along with a copy of the prescription.

OTC supplies

Insulin and certain OTC health-related supplies are eligible expenses without a prescription. Examples include bandages and first-aid dressings, birth control products, blood pressure kits, canes and walkers, contact lenses and solutions, denture products, durable medical equipment, hearing aid batteries, heating pads, hot and cold packs, incontinence products, nebulizers, orthopedic aids, pregnancy and fertility kits, splints, supports and braces, thermometers, and wheelchair and accessories. Visit www.wageworks.com for details.

"I was able to lower my cholesterol over 100 points since my last physical through a combination of diet and exercise, using my health coach as a resource. I'm also the cook at the fire hall, so I have slowly changed all our fried foods to grilled and baked. The #1 rule about eating at the hall is 'Don't argue with the cook'.

*Vickey "Lee" Harris,
Senior Firefighter*

Life insurance

Basic life and AD&D

The City provides basic life insurance equal to \$50,000* at no cost to you. (This amount is doubled in the event of an accident). Basic life is also available for your dependents in the amount of \$1,000 per dependent and is employee-paid.

Supplemental life

You can also purchase supplemental term life coverage for yourself, your spouse/ domestic partner and/or your dependent children. You must elect supplemental life for yourself in order to elect it for your spouse/ domestic partner and/or children. Rates are based on your and your spouse's or domestic partner's age and whether you and/or your spouse use tobacco products.

Adding or increasing coverage...

The City's Life Insurance vendor, The Hartford, is allowing any employee that has waived supplemental life coverage an opportunity to enroll with \$10,000 without answering medical questions.

If you are already enrolled in Supplemental Life, each year at annual enrollment, you can increase your Supplemental Life coverage by \$10,000 or \$20,000, to a maximum coverage amount of \$100,000, with no medical questions asked.

If you make any other changes to your or your spouse's coverage, you must complete an online evidence of insurability for approval by the insurance carrier before your coverage increase can go into effect.

Evidence of insurability is not required for child life.

Life insurance...at a glance

	Basic Life	Supplemental Term Life
You	\$50,000* (City-paid)	\$10,000—\$300,000* (in increments of \$10,000)
Your spouse or qualified domestic partner	\$1,000 (Cost: \$0.22 per paycheck)	\$5,000 - \$150,000* (in increments of \$5,000), up to 100% of employee's supplemental coverage amount
Your children (ages 6 months to 26 years)	\$1,000 per child (Cost: \$0.22 per paycheck)	\$10,000 per child (Cost: \$1.00 per paycheck)

*Age reductions apply to Basic Life and employee and spouse Supplemental Life, reducing to 65% at age 70, then to 50% at age 75

Life insurance...at a glance

Age	Non-Nicotine	Nicotine
Under 35	\$0.044	\$0.114
35-39	\$0.071	\$0.203
40-44	\$0.122	\$0.286
45-49	\$0.176	\$0.360
50-54	\$0.294	\$0.589
55-59	\$0.507	\$0.933
60-64	\$0.810	\$1.343
65-69	\$1.351	\$1.949
70-74	\$2.129	\$3.013
75 and over	\$3.234	\$4.544

Calculate your cost for employee coverage
Total coverage requested: \$ _____
Convert amount to units:
\$ _____ / \$1,000 = _____
Multiply units by your rate:
_____ x \$ _____ = \$ _____
Now divide by 2 = \$ _____
Your payroll deduction is:

Vacation Sell

You have the option to sell up to half of the leave you will accrue in the coming year. For each hour of annual leave you sell, you receive credit for an hour's pay (prorated by pay periods over the year) back in your paycheck.

A few rules to keep in mind:

- You can only sell annual leave during annual enrollment.
- You cannot sell annual leave if you have a negative leave balance at the time of annual enrollment.
- Does not include hours accrued from previous years.

Sick Leave Bank

A catastrophic illness or injury could quickly use up your sick leave. The City allows employees to contribute two days of sick leave to a City-wide Sick Leave Bank. In the event of a serious illness or injury, members can use days from the bank to continue their pay during a leave of absence.

To draw from the Sick Leave Bank, members must use all other accrued leave first and submit a statement from their doctor stating the leave is medically necessary. This statement must be approved by the Sick Leave Bank's Committee of Trustees.

Upon approval, trustees can grant five days minimum, up to 20 consecutive days at one time, up to 60 days per calendar year and up to 120 days per employee's employment period. Re-enrollment each year is not required.

To enroll in the Sick Leave Bank for the first time, you will need to complete a paper form and submit it to Employee Benefits during annual enrollment.

Your Other Benefits

The City provides a variety of other valuable benefits at no cost to you. These benefits include:

- Sick leave
- Annual leave
- Tuition Reimbursement
- Retirement plans
- Worker's compensation
- Safety programs
- YMCA membership discount (50% off monthly fee)

Long-Term Disability

Should you become disabled and are unable to work due to an illness or an injury, long-term disability will pay you up to 60% of your salary (capped at \$8,000 per month). There is a 90-day elimination period, which means there is no benefit until you've been out of work for 90 days. This is a monthly benefit which will continue for as long as you are disabled or until you reach your normal retirement age. Long-term disability is a City-paid benefit and provided to all benefit-eligible employees. (Short-term disability is available, see page 23 for more details).

NOTE: Once you are approved for long-term disability, you are no longer eligible to draw days from the Sick Leave Bank.

457B Deferred Compensation Plan

The City makes available to eligible employees a deferred compensation plan under IRS Section 457B. A 457B plan is similar to a 401K, but is restricted to governmental entities and has some features which differ from a 401K. Employees may defer income from the City into the plan on a tax deferred basis. The employer cannot place funds directly into a 457B plan on an employee's behalf, but the City does reimburse employees up to \$10 of the first \$20 deferred into the plan. Each employee determines the approved accounts, including investment accounts, that the employee's deferred income is placed in and may move the funds among the approved accounts at any time.

Prudential Retirement Services is the record keeper for the plan. Prudential receives the deferred funds and distributes them to the approved account options selected by employees. Prudential maintains contracts with the account managers and is paid by those account managers from the funds within the accounts.

Changes may be made at any time by visiting Prudential's website: www.prudential.com/view/page/public/11996 or call Jessica Coleman at 865.314.2109.

Employee Assistance Program

The City provides an Employee Assistance Program (EAP) to all benefits-eligible employees and their dependents. Beginning January 1st, this will be provided by a new vendor, Deer Oaks. An EAP is designed to assist you and your family in resolving work/life issues in order to live happier, healthier, more balanced lives. Deer Oaks EAP supports employees and their dependents on a wide range of mental health topics for which short-term counseling is appropriate. Individuals may access the service for support with a variety of personal and work-related issues, including but not limited to:

- Marital and Family Relationships
- Stress/ Tension/ Grief
- Depression & Anxiety
- Anger Management
- Emotional & Psychological Issues
- Family & Parenting Issues
- Bullying/ Discrimination/ Harassment
- Occupational Issues/ Job stress
- Health/ Illness Issues
- Post-Traumatic Stress Disorder
- Domestic Violence
- Physical & Emotional Abuse
- Substance Abuse & Dependency



Work/Life consultants are available to assist members with a wide range of daily living resources such as pet sitters, event planners, home repair, tutors, and moving services.

Other Resources Available through EAP:

- Advantage Legal Assist
- Advantage Financial Assist
- ID Recovery
- Career Planning
- Find-Now Child and Elder Care Program

These services are completely confidential and can be easily accessed by calling the toll-free Helpline below.

If more treatment is required, you will be offered a referral to an appropriate professional or treatment center and, with your permission, Deer Oaks will work with that professional and your health plan to coordinate your mental health benefits to assure that you continue to receive appropriate care.

**Simply call
Deer Oaks Helpline at**

844.833.0437

24 hours a day, 7 days a week.

Or visit the website:

www.deeroakseap.com

Log on to access an extensive topical library containing health and wellness articles, videos, archived webinars, child and elder care resources, and work/life balance resources. The Deer Oaks website also includes a wealth of information for supervisors with topics covering conflict resolution, leadership, motivation and more.

“Making life changes is hard and I knew I couldn’t do it by myself. Once I made the decision to change, I started looking for resources. My family doctor helped, but The Center was invaluable. I utilized various tools offered, including the nutritionist, my health coach Ashlee, the blood pressure checks, and the educational classes. It’s vital to know that when you are ready, there are many tools and resources available to you.”

*Jonne Crick, Crime Analyst Supervisor,
pictured with Ashlee Harb, Health Coach (on left)*

Voluntary insurance options

The City makes several voluntary insurance options available to employees. If you wish to enroll in one or more of the following plans, you can choose individual or family coverage. You can enroll for these plans during the annual enrollment period for voluntary benefits only. For 2017, it will be the last 2 weeks of January. You pay the cost of any coverage through payroll deduction.

LifeTime Benefit Term insurance

LifeTime Benefit Term insurance is an affordable, permanent term life policy with guaranteed coverage. Unlike other life insurance products, premiums do not increase based on your age. You can elect individual or family coverage.

This coverage provides additional benefits, including:

- A no-cost accelerated death benefit, which advances 50% of the face amount if the covered person is diagnosed as terminally ill
- A no-cost accelerated benefit for long-term care if the covered person becomes eligible for benefits by being both chronically ill and confined to a nursing or assisted living facility, or by receiving home health or adult day care services
- A paid-up death benefit after just five years, which means if you stop paying premiums at some point in the future, you are guaranteed paid-up coverage of a reduced amount LifeTime Benefit Term coverage is fully portable, which means you can keep your coverage even if you leave employment with the City and the premiums remain the same.



Cancer insurance

Cancer insurance is designed to assist with out-of-pocket expenses — medical and non-medical — associated with battling this disease, and pays a cash benefit directly to you.

Coverage includes an annual benefit for chemotherapy, radiation, blood, plasma and platelets. In addition, the plan provides an initial diagnosis benefit, hospital confinement benefit and a benefit for new or experimental treatment. Each covered person can also claim an annual wellness benefit for various cancer screening exams.

No medical questions if you sign up when first eligible — If you enroll in the voluntary plans when first offered to you during the annual enrollment period in January, no medical questions will be asked and coverage will be guaranteed. However, if you waive coverage during your initial offering but wish to elect it later, you will be required to answer medical questions, and coverage is dependent on the insurance carrier's approval.

Coverage for pre-existing conditions after waiting period — Under the critical illness, cancer and accident plans, no benefits are payable during your first 12 months of coverage as the result of a Pre-existing condition. A pre-existing condition is one for which you received medical advice or treatment from a medical professional in the 12-month period before your coverage begins. However, after you have been covered by the plan(s) for 12 months, the pre-existing condition limit no longer applies.

“My health coach gave me the idea to give up soda. It was a small and easy step that led to more changes. Now I’m motivating my friends and telling them how much better they’ll feel.”

*Terry Prater,
Master Equipment Operator*

Critical illness insurance

Critical illness insurance pays a lump-sum cash benefit directly to you following the diagnosis of a covered critical illness, which includes but is not limited to heart attack, heart and major organ transplant, stroke, coronary artery bypass surgery, kidney (renal) failure, paralysis and Alzheimer's disease. This coverage also provides an annual wellness benefit.

Living with a critical illness can create a significant financial hardship. According to an American Journal of Medicine study, 62% of bankruptcies are the result of medical bills.

Of those cases, 78% had employer-sponsored medical insurance at the beginning of their illness. You can purchase critical illness insurance alone or combine it with cancer insurance for comprehensive supplemental medical coverage.

Accident insurance

Accident insurance provides coverage for work or non-work-related injuries and medical expenses such as emergency room care, hospital confinement, fractures, accidental death and more. Cash benefits are paid directly to you.

Short-term Disability

Short-term disability coverage is basically insurance for your paycheck. If you are out of work for more than 30 days, short-term disability coverage will provide you with a monthly benefit in the amount you select. You may choose up to 60% of your monthly salary. Rates are based on your age, your salary and the amount of benefit you choose. This is a great way to bridge the gap before the City-provided Long-Term Disability plan begins to pay. (See Page 20 for information about Long-Term Disability.)

“We started to work out together and it became fun. We hold each other accountable for what we eat and how we exercise. As a group, when you have that support, it makes it easier and you have someone to celebrate with you. It makes it worthwhile.”



*Left to right: Martina Ketterman, City Court Assistant • Stephanie Guptail, Accounting Technician
Tandara Resto-Smith, Executive Assistant • Carol Wallace, City Court Assistant
Valerie Coleman, Municipal Court Admin*

Important Contacts

Benefit/Vendor	Website	Phone
General Benefit Questions		
Employee Benefits Division	www.knoxvilletn.gov/benefits	215.2111
Medical		
BlueCross BlueShield of Tennessee	www.bcbst.com	1.800.565.9140
Health screening, coaching, acute care		
The Center, serviced by Premise Health	https://knoxvilletn.goandbewell.com	215.6150
Prescription drugs		
OptumRx	www.optumrx.com www.cityofknoxvillerrx.com	1.800.797.9791
Dental		
Delta Dental	www.deltadentaltn.com/knoxville	1.800.223.3104
CIGNA DHMO	http://www.cigna.com/hcpdirectory/	1.800.244.6224
Vision		
EyeMed (Select Network)	www.eyemedvisioncare.com	1.866.939.3633
Flexible spending accounts		
WageWorks	www.wageworks.com	1.877.924.3967
Employee assistance program		
Deer Oaks	www.deeroakseap.com	1.844.833.0437
Life Insurance		
The Hartford	www.thehartford.com	1.800.331.7234 (EOI) 1.888.563.1124 (Claims)
Long-term disability		
Prudential	Contact Employee Benefits	215.2111
Voluntary insurance		
LifeTime Benefit Term Accident, Cancer, Critical Illness, Short-term Disability	Contact Employee Benefits	215.2111
Deferred compensation		
Prudential Jessica Coleman	www.prudential.com/view/page/public/11996	1.800.992.4472 314.2109
Pension		
Pension Board	http://cokpension.org/	215.1444
Sick Leave Bank		
Civil Service	www.knoxvilletn.gov/employment	215.2106
Worker's Comp and Liability		
Risk Management	www.knoxvilletn.gov/risk	215.3338

This brochure provides highlights of the City of Knoxville's benefits program. It is not intended to include all of the benefit plan details. Complete details about how the plans work are included in the summary plan descriptions and plan documents, which are available upon request. If there are any inconsistencies between this brochure and the official plan documents, the plan documents will govern. The City reserves the right to change or end any of the plans at any time. This document does not constitute a contract or offer of employment.