YOUR EMPLOYEE BENEFITS

BENEFIT PLANS EFFECTIVE

JANUARY 1, 2027–DECEMBER 31, 2027

BIGGEST LITTLE CITY IN THE WORLD

CITY OF RENO

BENEFITS
BUILT FOR YOU

The City of Reno is committed to offering comprehensive benefits designed to foster your physical, emotional, and financial well-being.

Understanding your benefits and knowing how to use them is just as important as having access to them. Our goal is for you to understand your benefits and have the information to help you make the best use of your benefits.

Review this guide to learn about the benefits available to you for the 2027 plan year (January 1, 2027, through December 31, 2027). Then, choose the options that are best for you and your family. Many resources are available to you on the **Biggest Little Intranet**.

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WHO IS ELIGIBLE

If you are regularly scheduled to work at least 20 hours per week, you are eligible for benefits on the first day of the month following or coinciding with date of hire.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse or domestic partner. *The marriage certificate or certificate of domestic partnership must be received prior to approval of changes or additions.*
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian). *A copy of your child's birth certificate must be received prior to approval of changes or additions.*
- Your dependent children of any age who are physically or mentally unable to care for themselves.

WHEN TO ENROLL

You can only sign up for benefits or change your benefits at the following times:

- **Within 31 days of joining the City of Reno as a new employee.**
- **During the annual benefits enrollment period.**
- **Within 31 days of a qualifying life event:** Contact Human Resources at 775-334-2285 or benefits@reno.gov.

The choices you make at this time will remain in place through December 31, 2027, unless you experience a qualifying life event as described below. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for 2027, you cannot change your benefits until the next annual open enrollment period.

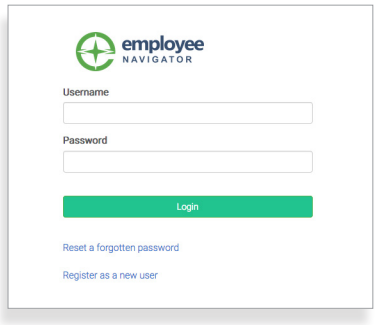
The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources within 31 days of the qualifying life event. Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

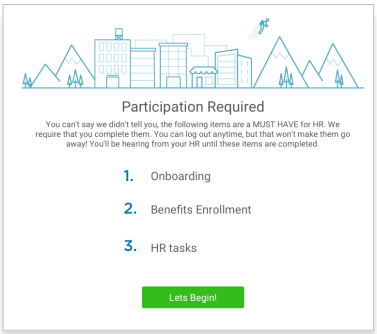
HOW TO ENROLL



Step 1: Log In

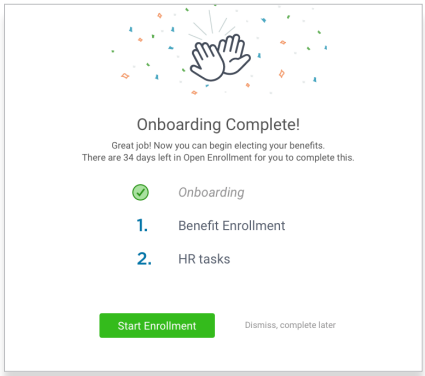
Go to www.employeenavigator.com and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users**: Click on your Registration Link in the email sent to you by your admin or **Register as a new user.** Create an account by providing the information requested -- company identifier is **cityofreno**. Then create your own username and password.



Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.

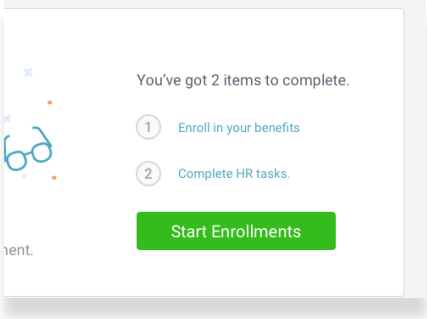


Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

if you hit "**Dismiss, complete later"** you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking **"Start Enrollments"**



Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

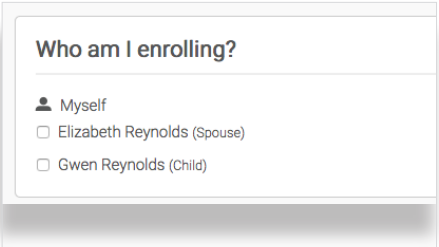
Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

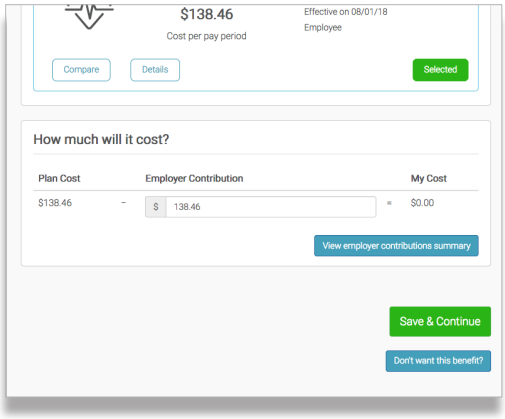
HOW TO ENROLL

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.



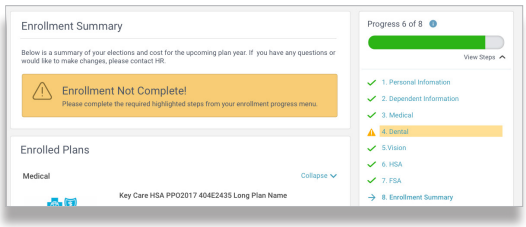


Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

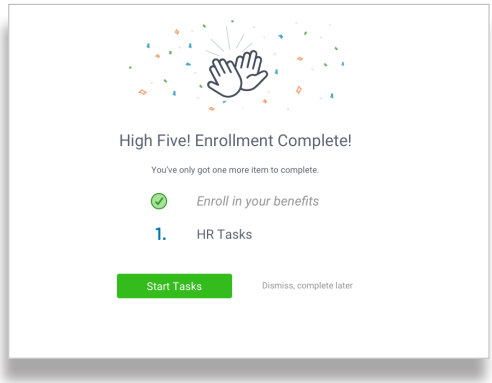


Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!

MEDICAL INSURANCE

The City of Reno offers two medical plan options through UMR, the PPO Plan and the High-Deductible Health Plan (HDHP).

The PPO Plan and the HDHP both cover in- and out-of-network services, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider.

On the HDHP, all expenses (except preventive care) are subject to the plan's deductible, including prescription drugs. If you enroll in this plan, the City of Reno will contribute to your deductible by partially funding your health savings account (HSA). Enrolling in this plan also makes you eligible to fund your HSA up to the maximum amount allowed, minus the City's contribution. See page 7 for details. For more information about either plan, visit umr.com.

Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	UMR PPO Plan		UMR HDHP	
	In Network	Out of Network	In Network	Out of Network
	The copay and coinsurance amounts listed below reflect the amount the member pays.			
Calendar Year Deductible Individual/Family	$1,500/$3,000	$3,000/$6,000	$2,500/$5,000	
Out-of-Pocket Max Individual/Family	Includes deductible, copays, and coinsurance $3,000/$6,000	$6,000/$12,000	$3,000/$6,000	
Preventive Care	Plan pays 100%	Not covered	Plan pays 100%	Not covered
Office Visits Primary Care Physician Specialist	$20 copay $50 copay	40% after deductible 40% after deductible	20% after deductible 20% after deductible	40% after deductible 40% after deductible
Lab/X-Ray In physician office Outpatient/Facility Major/Advanced Imaging (including CT, MRI, PET)	Plan pays 100% $30 copay $200 copay after deductible	40% after deductible 40% after deductible 40% after deductible	20% after deductible 20% after deductible 20% after deductible	40% after deductible 40% after deductible 40% after deductible
Hospital Admission	$250 copay after deductible	$500 copay then 40% after deductible	20% after deductible	40% after deductible
Outpatient Surgery	$250 copay after deductible	40% after deductible	20% after deductible	40% after deductible
Urgent Care	$50 copay	40% after deductible	20% after deductible	40% after deductible
Emergency Room	$250 copay after deductible		20% after deductible	
Prescription Drugs Generic Preferred Brand Non-Preferred Brand	$15 copay $35 copay Greater of $50 or 40%		$15 copay[1] $35 copay[1] Greater of $50 or 40%[2]	
Out-of-Pocket Max Individual/Family	$3,850/$7,700		$3,000/$6,000 (combined with medical OON deductible)	

(1) Copays apply after deductible is met, except for preventive prescription drugs.

ARE YOU COVERING YOUR SPOUSE AND/OR CHILDREN?

- **HDHP members:** If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum DO NOT apply. The family deductible must be met, either by one individual, or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum.
- **PPO plan members:** If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).

HEALTH SAVINGS ACCOUNT

If you enroll in the UMR High-Deductible Health Plan (HDHP), you can open a health savings account (HSA) and receive a contribution to your HSA from the City of Reno!

Take charge of your health care spending with a health savings account, which works alongside the HDHP. An HSA is a personal health care savings account you can use to pay out-of-pocket medical expenses with pre-tax dollars.

The contributions made to your health savings account 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.

HSA ELIGIBILITY

If you fund an HSA for your medical plan, you can participate only in a limited purpose health care FSA, which covers qualifying dental and vision expenses.

You are eligible to open and fund an HSA if:

- You are enrolled in the HDHP.
- You are not covered by another non-HSA plan, health care FSA, or health reimbursement arrangement (including coverage under your spouse's plan).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE for Life.
- You are not receiving Social Security benefits.
- You have not received Veterans Administration Medical Benefits in the last three months.

CITY OF RENO CONTRIBUTION

The City of Reno will help you save by providing an HSA employer contribution for eligible employees in 2027.

Your HSA with WEX must be established in order to receive the City's contribution. For more information regarding the WEX account offerings and enrollment, call 800-826-9781 or create a member account at **umr.com**.

- **Employee-only:** $1,500 annually
- **Employee + dependent(s):** $2,400 annually

Note: Your annual contribution and City of Reno's contribution cannot exceed the 2027 IRS contribution limit.

PAY FOR QUALIFIED MEDICAL EXPENSES

- Use your HSA money to pay for eligible expenses now or in the future. Funds roll over and accumulate year over year.
- Funds in your HSA can be used for your expenses and those of your spouse and eligible dependents, even if they are not covered by the HDHP.
- Eligible expenses include deductibles, doctor's office visits, dental expenses, eye exams, prescription expenses, and LASIK eye surgery. If you fund a limited purpose health care FSA, use it for dental and vision expenses to maximize the benefits of both accounts.
- A complete list of eligible expenses can be found at **irs.gov/pub/irs-pdf/p502.pdf.**

2027 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the City of Reno contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** $4,500 (your maximum contribution would be $3,000)
- **All other coverage levels:** $9,000 (your maximum contribution would be $6,600)

If you are age 55+ by December 31, 2027, you may contribute an additional $1,000.

HEALTH SAVINGS ACCOUNT

USING YOUR HSA

- You own and administer your HSA.
- You determine how much you will contribute to your HSA and when to use the money to pay for eligible health care expenses.
- You can change your contribution at any time during the plan year without a qualifying event.
- You must have a balance in order to pay for eligible health care expenses.
- An HSA allows you to save and **ROLL OVER** money year to year. You don't lose the money at the end of the plan year.
- Although receipts are not required for reimbursement, we recommend that you keep receipts for tax documentation.
- The money in the account is always yours, even if you change health plans or jobs.

FIVE REASONS TO FUND AN HSA

1

Get a discount on health care expenses.

When you use HSA dollars for health care expenses, you save money. That is because HSA contributions are tax deductible. Plus, any money you take out to pay for qualified health care expenses is income-tax free. For example, when you receive a $400 bill from your primary care physician and you pay with your HSA, you are saving between $100 and $140 dollars based on your tax rate. Plus, your HSA balance will grow tax free every year.

2

Keep the money in your HSA, no matter what.

When a deposit is made into your HSA, it stays there forever. The money is yours to keep even if you move to a different medical plan. Plus, any unused funds roll over from year to year, allowing you to save and build interest tax free.

3

Prepare for eligible medical expenses.

You decide the amount to put in your account and when to use the money for health care expenses. HSA funds can cover doctor visits, hospital care, dental and vision treatments, prescriptions, and more. If you also fund a limited purpose health care FSA, use it for dental and vision expenses to maximize the benefits of both accounts.

4

Use your HSA for anyone in your family.

Funds in your HSA can be used for your expenses and those of your spouse and eligible dependents, even if they are not covered by the HDHP. Don't forget—the City of Reno will deposit an annual contribution to your HSA that is prorated based on your enrollment in the plan.

5

Invest your HSA dollars.

Once your HSA balance reaches a certain level, you have the ability to invest your HSA savings in a variety of mutual fund offerings. The money that you earn through investing is tax free. You can use that money for future medical expenses or save for retirement. Once you're over age 65, you can use your HSA funds as taxed income for anything!

FLEXIBLE SPENDING ACCOUNTS

The City of Reno offers three flexible spending account (FSA) options, which are administered by WEX.

Access your WEX FSA account through your UMR member login at umr.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more. You decide how much to contribute to either or both accounts, up to the maximum allowable amount. Your contributions are deducted from your paychecks on a pre-tax basis throughout the year.

HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars. Over-the-counter (OTC) medications are eligible for reimbursement without a prescription.

The health care FSA maximum contribution is $3,400* for the 2027 calendar year.

LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you enroll in the City's High-Deductible Health Plan (HDHP), you can also fund a limited purpose health care FSA. It's meant to work with your health savings account (HSA) and lets you pay for dental and vision expenses with pre-tax money. This is beneficial because it means you can keep more money in your HSA for retirement by using your HSA funds exclusively for medical expenses.

The limited purpose health care FSA maximum contribution is $3,400* for the 2027 calendar year.

DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

You may contribute up to $7,500* to the dependent care FSA for the 2027 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect $3,750* for the 2027 plan year.

*Amounts subject to change. 2027 limits not yet released at time of publication. Speak to your Benefits team for more information prior to enrolling.

HOW TO FILE AN FSA CLAIM

When you have health or dependent care expenses to be reimbursed, you have several options:

- Submit claims electronically through WEX's online portal at umr.com (you will need to create a UMR member login to access WEX FSA online services.).
- Use MyFSA Debit Card to pay expenses at the point of service.
- Download the mobile app (Benefits by WEX), and submit claims from your mobile phone.
- Or, file a paper claim.

If you use the WEX FSA debit card, remember to hold on to your receipts, or take a photo of them. The IRS requires documentation for debit card reimbursements.

You must enroll for the health care, limited purpose health care, and/or dependent care flexible spending accounts on an annual basis; enrollment does not roll over from one year to the next.

HEALTH RESOURCES

THE CITY OF RENO OFFERS ADDITIONAL HEALTH RESOURCES TO ENHANCE THE VALUE OF YOUR HEALTH PLAN.

NURSELINE

800-288-2264

You may speak by phone with a registered nurse any time of day, seven days a week.

When to call:

- Help choosing the right health care setting for illness or injury.
- Information about common health problems or injuries.

TELADOC

800-835-2362 or Teladoc.com

You may request a consultation from a board-certified doctor any time of day, seven days a week, by phone or online. Teladoc physicians can diagnose routine ailments, recommend treatments, and prescribe medications.

When to call:

- Cold or flu
- Bronchitis
- Respiratory infection
- Sinus problems
- Allergies
- Urinary tract infection
- Pediatric care
- Poison ivy or pink eye

FINDING A PROVIDER

If you need help locating a provider, call UMR at 800-826-9781 or go to **UMR.com**. Your network is UnitedHealthcare Choice Plus.

VYTLONE

VytlOne is the City of Reno's pharmacy benefit manager (PBM). VytlOne offers the following tools and resources:

- 24/7/365 access to customer service, including access to a pharmacist.
- The VytlOne Member Portal which allows you to manage and refill prescriptions, review prescription history, check prior authorization status, search medication costs and participating pharmacies, and connect with a VytlOne Member Advocate.
- Annual flu shot reminders.
- Discounted copays for medications used to treat chronic conditions, like diabetes or COPD, when medications are refilled on a timely basis.

Visit **members.vytlone.com** to access the VytlOne Member Portal, or call 800-687-0707 to speak with a VytlOne Member Advocate.

BARINET

BARInet is a specialty provider of bariatric surgery services. To qualify for coverage of a bariatric procedure, you must meet BARInet's requirements for minimum BMI, co-existing medical problems, nutritional and behavioral education, and many others. You must also use a participating BARInet surgeon and facility. For more information about the program, contact BARInet at 855-743-0545.

Note: Bariatric procedures performed outside of the BARInet program will not be covered under the City of Reno health plan.

UTAH TRAVEL BENEFIT

When treatment in Utah is recommended, the plan will cover travel expenses. This benefit is designed to reimburse you when travel to Utah is necessary to treat a complex condition or when highly specialized care is needed.

DENTAL INSURANCE

The City of Reno offers a dental insurance plan option through UMR and utilizes the UnitedHealthcare Dental PPO network.

Services provided by non-PPO dentists are subject to the plan's usual and customary (U&C) fee determinations. When you use a non-PPO dentist, you are responsible for any amounts in excess of the plan's U&C fee in addition to your coinsurance and deductible amounts. Locate a PPO dentist at umr.com and select the UnitedHealthcare Dental PPO network.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount the plan pays. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	PPO Dental Plan
Plan Year Deductible* Individual/Family	$50/$100
Plan Year Benefit Maximum	$2,500
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	Plan pays 80%
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	Plan pays 80%
Orthodontia Services (Includes adult orthodontia)	Plan pays 50%
Lifetime Maximums (per member)	
Orthodontia	$4,000
Implants	$5,000

*Does not apply to preventive services.

VISION INSURANCE

The City of Reno offers a vision insurance plan through VSP.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate a VSP network provider at vsp.com.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	VSP Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	$10 copay	Plan pays $47
Standard Plastic Lenses (Every 12 months) Single/Bifocal	Plan pays 100%	Plan pays $30/$50
Frames (Every 24 months)	$160 allowance + $25 materials copay applies to lenses and frames	$45 allowance
Contact Lenses (Every 12 months in lieu of standard plastic lenses)		
Elective	$140 allowance	$100 allowance
Medically Necessary	Plan pays 100%	$210 allowance

DID YOU KNOW?

Eligible dependent children ages 6–18 receive an additional eye exam each year. If they experience a change in their prescription, they are also eligible for an additional pair of lenses each year.

ADDITIONAL BENEFITS

LIFE AND AD&D INSURANCE

The City of Reno provides you with basic life and accidental death and dismemberment (AD&D) insurance **AT NO COST** through The Standard Insurance Company **if you are enrolled in one of the City's medical plans**. Amounts are based on your employment classification; please see your coverage certificate for more information. Supplemental life insurance is available through Western Insurance Services.

DISABILITY INSURANCE

The City of Reno provides long-term disability (LTD) insurance **AT NO COST** to you through The Standard Insurance Company **if you are enrolled in one of the City's medical plans**. LTD pays a monthly income replacement benefit if you become disabled and are unable to work. The coverage pays up to 66⅔% of your regular monthly earnings up to a maximum benefit of $5,000 per month. The plan pays benefits until you recover or reach Social Security normal retirement age, whichever comes first.

EMPLOYEE ASSISTANCE PROGRAM

Employee assistance program (EAP) services are provided to you and your household members AT NO COST through ComPsych.

This is a confidential program available 24 hours a day, seven days a week, to help you and your family members handle the stresses involved with everyday issues and/or crisis situations.

- The services are accessible through toll-free phone calls and online access.
- Each member can receive up to three free face-to-face counseling sessions, per incident, per year.
- No personal information is ever shared with the City of Reno.
- Web ID: EAP1234

Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them. Log into guidanceresources.com or download the GuidanceResources Now mobile app to connect with a GuidanceConsultant regarding:

- Anxiety
- Depression
- Stress
- Grief
- Finding child or elder care
- Legal guidance (i.e., divorce, adoption)
- Retirement planning
- Debt or bankruptcy
- Tobacco cessation
- And more

I'm in over my head. I wish I had someone to talk to.

I need help finding care for my mom.

Ugh, what else is going to go wrong?

The free EAP can support you. Call the EAP 24/7 at 844-327-7366 or visit **guidanceresources.com.**

CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact the City of Reno Human Resources.

Provider/Plan	Contact Number	Website/Email
Medical—		
Claims Administrator—UMR	800-826-9781	umr.com
PPO Plan—UnitedHealthcare Choice Plus	800-826-9781	umr.com
HDHP Plan—UnitedHealthcare Choice Plus	800-826-9781	umr.com
WEX Health Savings Account (HSA)	800-826-9781	umr.com Create a member login at umr.com to access your HSA online services
Teladoc	800-835-2362	teladoc.com
Dental—		
Claims Administrator—UMR	800-826-9781	umr.com
Dental Network: UnitedHealthcare Dental PPO	800-826-9781	umr.com
Vision—VSP	800-877-7195	vsp.com
Prescription Drugs—VytlOne	800-687-0707	members.vytlone.com
Flexible Spending Accounts—WEX	800-826-9781	umr.com Create a member login at umr.com to access your FSA online services
Employee Assistance Program—ComPsych	844-327-7366	guidanceresources.com Web ID: EAP1234
Health Plan Enrollment Portal—Employee Navigator	N/A	employeenavigator.com

This summary of benefits is not intended to be a complete description of the terms and the City of Reno insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although the City of Reno maintains its benefit plans on an ongoing basis, the City of Reno reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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