



July 2023 – June 2024

2023 BENEFITS ENROLLMENT

YOUR BENEFITS, YOUR STORY

Benefits to fit your unique situation

5 WAYS TO SAVE

On healthcare expenses

3 TIPS

For an easy enrollment



Table of Contents

	PAGE(S)	CONTACT INFORMATION		
		CARRIER/ CONTACT	PHONE	WEBSITE/EMAIL
BENEFIT PLANS				
MEDICAL & PRESCRIPTION DRUG	6	Wellmark	800-524-9242	www.wellmark.com
HEALTH SAVING ACCOUNT AND FLEXIBLE SPENDING ACCOUNT	7-8	VOYA	833-232-4673	www.voya.com
DENTAL	9	Delta Dental	800-544-0718	www.deltadentalia.com
VISION	10	Eye Med	888-899-3747	www.eyemed.com
LIFE & AD&D	11-12	Symetra	800-796-3872	www.symetra.com
DISABILITY	13	Symetra	800-796-3872	www.symetra.com
ADDITIONAL PROTECTION	14-15	Symetra	800-796-3872	www.symetra.com
Healthcare Hacks	16			
ADDITIONAL INFORMATION				
Your Enrollment Blueprint	17			
EASE Instruction	18			
Important Notices Regarding Your Medical Plan	19			
TrueAdvocate Team	20		888-655-9980	trueadvocate@truenorthcompanies.com
Notes	21			

Disclaimer
The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources. The information provided in this summary is for comparative purposes only. Actual claims paid are subject to the specific terms and conditions of each contract. This benefit summary does not constitute a contract. The information in this booklet is proprietary. Please do not copy or distribute to others.

Created by TrueNorth Companies, LC for City of Johnston

EXPECTING BIG LIFE CHANGES?

DON'T FORGET ABOUT YOUR BENEFITS!

LIFE DOESN'T HAPPEN ON AN ANNUAL BASIS

As your life changes, your benefits should change with it.

What is Considered a “Qualifying Life Event?”



Marriage or divorce



Birth, adoption or change in custody of your child



A change in your spouse's employment status that results in loss or gain of coverage



A change in your dependent's eligibility status



Loss of coverage through Medicaid or Children's Health Insurance Program (CHIP)



Death of your spouse or dependent child

LIFE EVENT CHECKLIST

- Contact HR within 30 days of the event.
- Present any required documents (marriage certificate, death certificate, etc.).
- Make any necessary changes to your benefits.

QUESTIONS?

Go to www.healthcare.gov for details on eligible Qualifying Life Events.

Benefit options
provided by:



OUR BENEFIT OFFERINGS



How to Choose a Plan



Group Hospital Indemnity



Disability



Medical



Dental & Vision



Accident & Critical Illness



FSA & HSA



Basic & Voluntary Life

THINGS TO KNOW

5 WAYS TO SAVE

1. THINK ABOUT HOW YOU WILL USE YOUR BENEFITS.

- Do you have a chronic condition?
- Do you have surgery planned for this year?
- Are you adding any new dependents to your plan?

Consider these questions when choosing a plan.

2. MANAGE MEDICATION COSTS.

Ask your doctor to prescribe you generic medications. They can be just as effective and typically cheaper!

3. TRY TELEMEDICINE OR URGENT CARE.

Telemedicine and urgent care can cost you much less than going to the ER and usually save you a lot of time.

4. STAY IN - NETWORK FOR CARE.

Think of it as an exclusive club. When you use providers that are in your plan's network, you will pay less.

5. PREVENTION IS KEY.

Prevention is key to catching disease or illness early on. Plus, preventive exams are often free or cost less than a normal doctor's visit.

3 TIPS FOR EASY ENROLLMENT

1. DON'T WAIT!

This is your opportunity to enroll as a new hire. **After this, the only way you'll be able to change/add or drop coverage for yourself or family members before the next enrollment period is if you have a qualifying life event,** such as getting married or having a baby. **Go to [healthcare.gov](https://www.healthcare.gov) for a full list of qualifying life events.**

2. TO ENROLL OR NOT TO ENROLL?

Complete the annual enrollment and consider the following bullets:

- Who do I need to cover?
- What plan and coverage is right for me?

3. UP YOUR BENEFITS IQ

Have questions about your benefit options? Not sure what is right for you? Make sure to check out your benefits website at: www.myjohnstonbenefits.com code **CityofJohnston**. And don't forget about the TrueAdvocate Team! They are available from 7:30 a.m. - 5 p.m. CST to answer your benefits questions. Just call 888-655-9980 OR email trueadvocate@truenorthcompanies.com.



Which plan is best for you?

Link to plan
compare
tool:



IN-NETWORK BENEFITS	Traditional Plan	HDHP w/HSA
Deductible	\$500 Single \$1,000 Family	\$2,500 Single \$5,000 Family If you cover other family members on the plan the entire \$5,000 deductible must be met before benefits are payable
Coinsurance	You pay 20%, plan pays 80%	Plan pays 100%
Out of Pocket Maximum	\$1,500 Single \$3,000 Family	\$2,500 Single \$5,000 Family
Office Visit	\$25 PCP copay \$35 Specialist copay	Deductible
Doctor on Demand All other Telehealth	\$25 copay \$25 PCP/\$35 Specialist copay	\$59 until deductible is met Deductible
Preventive Office Visit	Covered at 100%	Covered at 100%
Emergency Room	\$200 copay	Deductible
Urgent Care	\$25 copay	Deductible
Inpatient Services	\$100 copay Then 20% co-insurance	Deductible
Prescription Drug	Drug Card Out-of-Pocket Maximum: \$5,350 per person/ \$10,700 Family Tier 1: \$10 Tier 2: \$35 Tier 3: \$50 Tier 4: \$100 Biosimilars: \$75 Specialty: \$100	Deductible

Monthly Rates	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
Traditional Plan	\$62.95	\$244.50	\$226.96	\$360.04
HDHP Plan	\$0.00	\$95.01	\$88.20	\$139.91

For more information, contact your TrueAdvocate at 888-655-9980.

HSAs: Healthcare on Sale

There are programs available that save you money on health-related expenses, no strings attached. Save on medical expenses and save for future medical expenses when you contribute to an HSA. Not only can you use funds from your HSA for current or future medical expenses, any unused funds will roll over year over year. Funds are pre-tax deductions and accrue interest. You must be enrolled in a qualified High Deductible Health Plan to be eligible for an HSA.

When you enroll in the HDHP with HSA, City of Johnston will contribute towards your HSA with Voya.

HEALTH SAVINGS ACCOUNT (HSA)	
Specific health insurance coverage required to contribute?	Yes, you must be enrolled in a High Deductible Health Plan (HDHP)
Pre-tax contributions	Yes
Eligible expenses	Most qualified health care expenses (medical, dental, vision, prescription drug expenses your plans do not cover)
Availability of funds in account	Funds must accumulate before using
Use it or lose it?	No, unused funds will roll over to the next year
Can take it with you if you leave the company	Yes
Maximum annual contributions*	Single: \$3,850 Family: \$7,750 Catch-up: \$1,000 (those 55+)

* Maximum annual contribution amounts include employer contributions

	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
CITY CONTRIBUTION PER MONTH	\$100	\$130	\$130	\$175

Eligibility

You are eligible to open an HSA if you are:

- Covered by a Qualified High Deductible Plan
- Not covered by other health insurance that is not a Qualified High Deductible plan (including coverage on a spouses plan that not a Qualified High Deductible plan.
- Not enrolled in Health FSA, if applicable your spouse also can not have a Health FSA
- Not enrolled in Medicare Part A, Part B or Medicaid
- Not using Tri-Care
- Not eligible to be claimed as a dependent (child on another's tax return)
- Dependents must be your tax dependents to use your HSA funds for their expenses

For more information, contact your TrueAdvocate at 888-655-9980.

FSAs: Healthcare on Sale

There are programs available that save you money on health-related expenses.

FLEXIBLE SPENDING ACCOUNTs (FSA)	
Specific health insurance coverage required to contribute?	No, BUT if you are enrolled in a High Deductible Health Plan you can only enroll in a Limited Flexible Spending Account and/or Dependent Care Account
Pre-tax contributions	Yes
Eligible expenses	Healthcare Flexible Spending Account: Qualified health care expenses (medical, dental, vision, prescription drug expenses) Limited Purpose Flexible Spending Account: Qualified dental, vision expenses Dependent Care Flexible Spending Account: Child care, after school programs, preschool tuition, etc.
Availability of funds in account	Healthcare and Limited Purpose: Available on day 1 Dependent Care: Funds must accumulate before using
Use it or lose it	Yes, you lose money you haven't used or claimed by certain annual deadlines (2 ½ months following June 30 th)
Can take it with you if you leave the company	No
Maximum 2023 contributions	Healthcare: \$3,050 Limited Purpose: \$3,050 Dependent Care: \$5,000

LET'S LOOK AT AN EXAMPLE:

YOUR CONTRIBUTION:

You contribute the maximum amount of **\$3,050** for the year to your FSA

YOUR TAXES:

You are in the **25%** tax bracket

YOUR SAVINGS:

You save **\$762.50** on your healthcare costs

NOW YOU TRY:

Use the chart below to calculate YOUR potential savings!

Account	Annual Contribution	Tax Bracket	Savings
FSA Max. Contribution Healthcare: \$3,050 Limited Purpose: \$3,050 Dependent Care: \$5,000	\$ _____ x	_____ % =	\$ _____

For more information, contact your TrueAdvocate at 888-655-9980.

Dental Plan

Fill in the Gaps

MEDICAL INSURANCE DOESN'T COVER PREVENTIVE DENTAL, VISION OR OTHER TYPES OF CARE.

That's why City of Johnston offers you the option to enroll in a separate dental plan through Delta Dental. Please see the details of your plan below and review the full plan summary or Certificate of Coverage for details.



SERVICES	Delta Dental PPO Dentist	Delta Dental Premier Dentist/ Out-of-Network
Preventive Services	100% covered	100% covered
Deductible	\$15 Single / \$45 Family	\$25 Single / \$75 Family
Basic Services	You pay 10% coinsurance (after deductible), plan pays 90%	You pay 20% coinsurance (after deductible), plan pays 80%
Major Services	You pay 50% coinsurance (after deductible), plan pays 50%	You pay 50% coinsurance (after deductible), plan pays 50%
Annual Maximum	\$1,500 per person per year	\$1,500 per person per year

Enhanced Benefits Program: this benefit is customized at the individual level and the enrollee must be signed up to receive the extra benefits. Once enrolled, the enrollee is immediately eligible for the extra benefits.

Enrollment in Enhanced Benefits Program:

1. Go to the Delta Dental of Iowa website to enroll
2. Ask your dentist to notify Delta Dental

PLAN RATES PER MONTH	EMPLOYEE ONLY	EMPLOYEE & FAMILY
Dental	\$18.13	\$54.02

Vision Plan

Fill in the Gaps

MEDICAL INSURANCE DOESN'T COVER PREVENTIVE DENTAL, VISION OR OTHER TYPES OF CARE.

That's why City of Johnston offers you the option to enroll in a separate vision plan through EyeMed. Please see the details of your plan below and review the full plan summary or Certificate of Coverage for details.



SERVICES	IN-NETWORK MEMBER COST	OUT-OF-NETWORK REIMBURSEMENT
Exam <i>1 every 12 months</i>	\$10	Up to \$35
Contacts <i>1 every 12 months</i>	<ul style="list-style-type: none">You pay 85% of the balance over \$100Disposable: you pay balance over \$100 <p>Please note: Contact lenses are in place of lenses and frame.</p>	<ul style="list-style-type: none">Conventional Contacts: Plan reimburses up to \$80Disposable Contacts: Plan reimburses up to \$80
Frames <i>1 every 24 months</i>	80% of Balance over \$100	Up to \$50
Lenses <i>1 every 12 months</i>	Single lined - \$25 Bifocal lined - \$25 Trifocal - \$25 Lenticular - \$25	Single lined - Up to \$25 Bifocal lined - Up to \$40 Trifocal - Up to \$55 Lenticular - Up to \$55

PLAN RATES PER MONTH	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILD(REN)	EMPLOYEE & FAMILY
Vision	\$7.38	\$14.06	\$15.92	\$21.02



Life Insurance

BASIC LIFE AND AD&D - Symetra

Life insurance pays a benefit (called a death benefit, which is usually a lump sum) to a beneficiary (whomever you designate to receive the benefit) after your death. This money can help replace your income.

If you have a life insurance policy on a family member (such as your spouse or your child(ren)), you would receive the money if that family member died.

If you pass away as a result of a covered accident, your beneficiary would receive an accidental death and dismemberment benefit (AD&D) in addition to the life benefit – this is referred to as “double indemnity.”

City of Johnston provides employees with basic life and accidental death and dismemberment (AD&D) insurance at no cost to you!

Basic Life and AD&D	Benefit
Coverage amount	1X your annual salary
Reduction Schedule	To 65% of the benefit at age 70; to 45% of the benefit at age 75

VOLUNTARY LIFE AND AD&D - Symetra

City of Johnston understands that each employee has unique financial planning needs. Some employees may want additional life insurance protection for themselves and their family and we are offering an affordable solution:

You have the option to purchase a greater amount of Life and AD&D coverage through Symetra for yourself, your spouse and your dependent children. Ask yourself a few questions to decide whether this extra coverage would benefit you and your family:

- How would your family’s finances be affected if you died?
- How much of your paycheck is used for monthly living expenses?

Evidence of Insurability (EOI)

Any voluntary life elections over the Guaranteed Issue amount will require EOI (health questions)

Voluntary Life and AD&D	Voluntary Life and AD&D	Guarantee Issue
Employee	Increments of \$10,000 to the lesser of 5x salary or \$300,000	\$100,000
Spouse	Increments of \$5,000 to a max of \$100,000 (not to exceed Employee Voluntary Life.	\$10,000
Child	Increments of \$2,500 to a max of \$10,000	\$10,000

For more information, contact your TrueAdvocate at 888-655-9980.



Voluntary Life Rates

Age	Monthly Rate per \$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
<30	\$.091	\$0.91	\$1.82	\$2.73	\$3.64	\$4.55	\$5.46	\$6.37	\$7.28	\$8.19	\$9.10
30-34	\$.112	\$1.12	\$2.24	\$3.36	\$4.48	\$5.60	\$6.72	\$7.84	\$8.96	\$10.08	\$11.20
35-39	\$.148	\$1.48	\$2.96	\$4.44	\$5.92	\$7.40	\$8.88	\$10.36	\$11.84	\$13.32	\$14.80
40-44	\$.216	\$2.16	\$4.32	\$6.48	\$8.64	\$10.80	\$12.96	\$15.12	\$17.28	\$19.44	\$21.60
45-49	\$.353	\$3.53	\$7.06	\$10.59	\$14.12	\$17.65	\$21.18	\$24.71	\$28.24	\$31.77	\$35.30
50-54	\$.562	\$5.62	\$11.24	\$16.86	\$22.48	\$28.10	\$33.72	\$39.34	\$44.96	\$50.58	\$56.20
55-59	\$.973	\$9.73	\$19.46	\$29.19	\$38.92	\$48.65	\$58.38	\$68.11	\$77.84	\$87.57	\$97.30
60-64	\$1.502	\$15.02	\$30.04	\$45.06	\$60.08	\$75.10	\$90.12	\$105.14	\$120.16	\$135.18	\$150.20
65-69	\$2.766	\$27.66	\$55.32	\$82.98	\$110.64	\$138.30	\$165.96	\$193.62	\$221.28	\$248.94	\$276.60
70-75	\$5.698	\$6,500	\$13,000	\$19,500	\$26,000	\$32,500	\$39,000	\$45,500	\$52,000	\$58,500	\$65,000
Age Reductions		\$37.04	\$74.07	\$111.11	\$148.15	\$185.19	\$222.22	\$259.26	\$296.30	\$333.33	\$370.37
75-99	\$5.698	\$4,500	\$9,000	\$13,500	\$18,000	\$22,500	\$27,000	\$31,500	\$36,000	\$40,500	\$45,000
Age Reductions		\$25.64	\$51.28	\$76.92	\$102.56	\$128.21	\$153.85	\$179.49	\$205.13	\$230.77	\$256.41

Dependent Children Monthly Premium

Monthly Rate per \$1,000	\$2,500	\$5,000	\$7,500	\$10,000
\$.20	\$0.50	\$1.00	\$1.50	\$2.00

Voluntary AD&D

Employee/Spouse/Child)

Monthly Rate per \$1,000
\$.04

Calculate a Coverage Not Illustrated

	Volume	Increment	Rate	Monthly Cost
Employee	\$_____	÷ \$1,000 x	\$_____	= \$_____
Spouse	\$_____	÷ \$1,000 x	\$_____	= \$_____

For more information, contact your TrueAdvocate at 888-655-9980.

Disability Insurance

Symetra

MORE PROTECTION FOR YOUR LOVED ONES.

Did you know that just over **one in four 20-year-olds** (today) will need disability coverage before they retire? And **less than 5%** of disability claims are work-related, so don't dismiss this insurance if you feel young and healthy and sit at a desk. **City of Johnston provides all full time employees disability income protection benefits through Symetra at no cost to you!**



DISABILITY INSURANCE

If you are unable to work, disability insurance can help replace a portion of your income so you can pay your bills and protect your savings.

Benefits	Short-Term Disability	Long-Term Disability
Coverage amount	60% of your weekly pay, up to \$1,000	60% of your monthly pay, up to \$5,000
Maximum payment period	22 weeks	Later of age 65 or Social Security Normal Retirement Age
Accident & illness benefits begin	On the 31 st Day after PTO and Sick Leave have been exhausted	After 180 days

TAX CHOICE

- Add the cost of disability premium to W-2, employees are taxed on the additional income
- In the event of an LTD Claim, the benefit would be tax free
- Annual choice to pay taxes on the premium, a positive election is required if you wish to add the cost of disability to your W-2
- Disability example below for someone earning \$45,000 per year

	CURRENT PAY	ON DISABILITY CURRENT PLAN	ON DISABILITY TAX CHOICE
Income	\$45,000	\$27,000	\$27,000
Less Taxes	\$13,500	\$8,100	\$0
Take Home Pay	\$31,500	\$18,900 (60% of take home)	\$27,000 (86% of take home)

For more information, contact your TrueAdvocate at 888-655-9980.

Accident & Critical Illness

Symetra

MORE PROTECTION FOR YOUR LOVED ONES

Voluntary accident and voluntary critical illness insurance provide additional benefits when you experience a covered accident or become diagnosed with a covered critical illness. These coverages are provided through Symetra and benefits are paid directly to you – *you can use the benefit however you choose!* Both plans include a portability option, which means if you leave City of Johnston you can take your coverage with you.



VOLUNTARY ACCIDENT

Stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accident.

When you receive care following a covered accident, you can receive cash benefits to use however you see fit. Coverage typically includes ambulance services, emergency room visits, intensive care unit confinement, etc. but can also pay a benefit to your beneficiaries if you pass away as a result of a covered accident.

Benefits are portable and can be taken with you in the event that you leave City of Johnston.

Monthly Cost	Low Plan	High Plan
Employee	\$3.76	\$7.23
Employee & Spouse	\$6.39	\$12.29
Employee & Child(ren)	\$7.52	\$14.46
Employee & Family	\$10.72	\$20.60

CRITICAL ILLNESS	BENEFIT OPTIONS*
EMPLOYEE	\$5,000, \$10,000 or \$20,000
SPOUSE	50% of elected employee amount
CHILD(REN)	25% of elected employee amount

***Guarantee issue during this open enrollment:**

- Employee: Up to \$20,000 benefit
- Spouse: Up to 50% of employee benefit
- Child(ren): Up to 25% of employee benefit



VOLUNTARY CRITICAL ILLNESS

When you are sick, the last thing you want to think about is your finances.

Critical illness benefits typically pay a lump-sum benefit directly to you upon the initial diagnosis or occurrence of a covered illness, such as a stroke, heart attack or cancer.

Benefits can be used to cover out-of-pocket medical costs or everyday expenses like mortgage payments, utility bills or childcare.

Benefits are portable and can be taken with you in the event that you leave City of Johnston

Visit your benefit portal for complete plan details, benefits and cost at:

www.myjohnstonbenefits.com

Code: CityofJohnston

For more information, contact your TrueAdvocate at 888-655-9980.



Hospital Indemnity

Symetra

VOLUNTARY HOSPITAL INDEMNITY HELPS PAY FOR OUT-OF-POCKET MEDICAL EXPENSES ASSOCIATED WITH HOSPITAL CONFINEMENTS.

Expenses associated with a hospital stay can be financially difficult if money is tight and you are not prepared. Group Hospital Indemnity insurance helps offer peace of mind when a hospitalization occurs. It can supplement your medical insurance by providing cash to cover deductibles and out-of-pocket expenses. City of Johnston offers employees the ability to purchase a Hospital Indemnity plan for themselves and their families. This benefit is offered through Symetra..

	COVERAGE	BENEFIT
Hospital Admission	No elimination period. Limited to 1 day, 1 benefit every 90 days.	\$1,000 per day
Hospital Stay	No elimination period. Limited to 30 days, 1 benefit every 90 days.	\$100 per day
Hospital Intensive Care Unit Stay	No elimination period. Limited to 1 benefit every 90 days.	\$200 per day

➤ Benefits are portable and can be taken with you in the event that you leave City of Johnston.

Monthly Rates	EMPLOYEE ONLY
Employee	\$14.66
Employee/Spouse	\$31.25
Employee/Child(ren)	\$24.04
Family	\$43.51

Visit your benefit portal for complete plan details, benefits and cost at:

www.myjohnstonbenefits.com

Code: CityofJohnston

For more information, contact your TrueAdvocate at 888-655-9980.



Healthcare Hacks



Still need assistance with picking a plan or saving money on healthcare? Don't worry, you have all the right tools at your fingertips!

HEALTHCARE TO GO

Sick but no time to get to the doctor?

Try **Doctor on Demand**® instead!

Get connected to a board-certified doctor anytime, anywhere through online video chat.

Doctors treat non-emergency conditions like:

- Cold & flu symptoms
- Sinus infections
- Pink eye
- Allergies & more

For more information, go to
[DoctoronDemand.com](https://www.DoctoronDemand.com).

EVEN MORE WAYS TO SAVE

Check out these tools from Wellmark to help you save more and get educated!

- **myWellmark:** Member portal with customized information on your benefits & claims.
- **Blue365:** Receive discounts on gym memberships, fitness equipment & more!
- **ID Theft Protection:** Free protection for members.
- **BeWell 24/7:** Talk to a real person when you have questions about care navigation or need to speak with a nurse.

ENROLL IN YOUR 2023 BENEFITS

DON'T MISS YOUR CHANCE TO ENROLL IN BENEFITS.

- MEDICAL
- HSAs & FSAs
- DENTAL
- VISION
- LIFE & VOL LIFE
- DISABILITY
- ACCIDENT
- CRITICAL ILLNESS
- EMPLOYEE ASSISTANCE

WHAT YOU NEED TO KNOW

EVALUATE YOUR OPTIONS

- Use carrier resources and tools to make decisions.
- Review City of Johnston benefit portal for more details on benefits and review the annual notices:

www.MyJohnstonbenefits.com
Access code: CityofJohnston

STEP 01

HOW TO ENROLL

ELIGIBILITY & TIMELINE

- As a new hire, you will have 30 days from your date of hire to enroll in benefits
- Your benefits will go in to effect the first of the month following your date of hire.

STEP 02

WHEN YOU ARE READY TO ENROLL...

Go to:
cityofjohnston.ease.com

SCAN QR CODE TO
ACCESS WEBSITE



STEP 03

DON'T BE AFRAID TO ASK QUESTIONS

The TrueAdvocate Team can help you:

- Choose a plan
- Learn about the options available
- Finalize your enrollment

(888) 655-9980



This publication has been prepared by TrueNorth Companies, L.C. and is intended for informational purposes only. This publication does not constitute any type of representation or warranty, and does not constitute, and should not be relied upon as, legal or medical advice. This publication is not a contract and does not amend, modify or change any insurance policy you may have with an insurance carrier. © 2022 TrueNorth Companies, L.C. All rights reserved.

EASE ONLINE ENROLLMENT PLATFORM

Ease is an employee benefits administration platform that **simplifies your enrollment process** by eliminating paper forms, allowing you to electronically compare plans and access digital files that are stored in **one easy-to-use website**.

Be ready with...

- ✓ **Information about your Dependents**
 - First and Last Names
 - Social Security Number (SSN)
 - Date of Birth (DOB)
 - Current Addresses
- ✓ **Medicare information** if applicable

HOW TO ENROLL

1. You will **receive an email** with a link that you will use to register and access EASE. **Click the “Sign Up” button** within the email message.
2. Once you click the link, you will need to **choose a password**, then click the “Sign Up” button to continue.
3. **Enter your email address and password** and then click on “Login.”
4. **EASE will then walk you through the process** of enrolling in your benefits.
5. **Make sure to verify your personal information** is correct and enter in any of your dependent information.
6. *If necessary*, provide any emergency contacts, employment documents, Medicare status, previous/current coverage and/or health information.
7. **Select your benefits** by selecting “Enroll” or “Waive” for each plan and click “Continue” to proceed to the next benefit.
8. **Create your signature** by typing in your name and then sign your signature and follow the prompts to complete the process.
9. If you have **questions, please reach out to HR**.

EASE FEATURES

- **Side-by-side plan comparison** with real time per pay period costs
- **24/7 access to benefit elections** with electronic plan summaries
- **E-sign documents** electronically
- **iOS and Android mobile app** that includes your benefit information for review

ease

REQUIRED ANNUAL NOTICES

IMPORTANT NOTICES FROM CITY OF JOHNSTON REGARDING THE GROUP HEALTH PLAN

In compliance with insurance regulations, we provide information regarding the health benefits we offer and what options you have as an employee.



DOWNLOAD YOUR COPY AT
WWW.MYJOHNSTONBENEFITS.COM



DO YOU HAVE QUESTIONS ABOUT YOUR BENEFIT PROGRAMS AND AREN'T SURE WHO TO CONTACT?

The TrueNorth TRUEAdvocate Team is here to help!

Monday - Friday | 7:30 a.m. to 5:00 p.m. CT
For Spanish, please select option 4

Our team can assist with:

- Benefit coverage questions
- Ordering an ID card
- Claim questions and research
- Filing a claim
- Finding a provider
- Choosing a plan that works for you



(888) 655-9980



trueadvocate

@truenorthcompanies.com



Notes

The plan information outlined in this enrollment guide is intended to be a snapshot of the benefits and does not provide full plan details. For complete plan information and any policy restrictions, refer to your plan document. If any discrepancy exists between the summary displayed in this guide and the policy, the policy will govern.