



2024 Benefits Guide

Here's to a
healthier you!



KEY FEATURES FOR 2024

Medical

- Prenatal Education Program, Bright Beginnings! Bright Beginnings provides mother-to-be resources to enjoy a healthy pregnancy. If you have a high-risk pregnancy, you can receive special support that helps you learn how to lower the risks to you and your baby. Additional program details are located on page 9.
- SmartShopper helps you find and compare in-network providers so you can get the same high-quality care for less. When you use SmartShopper to shop for your next procedure, x-ray, scan or testing, everyone saves and you get rewarded!
 - Compare prices and rewards by shopping online or calling the Personal Assistant Team at 866-507-3528.
 - Schedule your appointment or let the Personal Assistant Team do it for you.
 - Earn your cash reward by having your appointment within the calendar year.
- Offering a mail order prescription copay incentive. Get your 90-day supply prescriptions sent through mail and save 1 month of copay, see chart below.

Prescription Copays (90-day supply)	Pharmacy Pick Up	Mail Order
Generic	\$30	\$20
Formulary Brand	\$90	\$60
Non-Formulary Brand	\$135	\$90

- Choice Docs are Primary Care Physicians (PCPs) and Specialists who've shown that they offer effective, affordable healthcare, which means you save money and get the best care needed! Choice Docs also have a high efficiency rating with Blue Cross of Idaho resulting in lower claims cost for our plan, which results in lower out of pocket cost for you such as a \$0 PCP office visit copay and \$20 Specialty office visit copay! Non-Choice Doc copays are \$20 for PCP and \$40 for Specialty, as shown below.

Preferred Blue PPO	ChoiceDocs	Non ChoiceDoc
PCP copay	\$0	\$20
Specialty copay	\$20	\$40

- Hearing aid coverage for eligible enrollees and dependent spouse. Subject to deductible, up to a combined limit of \$3,000 (regardless of ear) per participant every two (2) benefit periods.
- Telehealth virtual care services are now available for any category of covered outpatient services. These will be covered at the same cost as in-person services.

Delta Dental

- Health and Oral Wellness (HOW) Program – HOW is a unique, patient-centered program that adds additional benefits to your dental plan, based on your individual oral health needs. By having your dentist perform a simple risk assessment, you may have access to additional preventive and health-sustaining benefits.

Vision

- VSP EasyOptions. This allows you to choose the benefit enhancement that is right for you and your family. Choices include: An additional \$120 frame allowance, or fully covered premium or custom progressive lenses, or fully covered light-reactive lenses, or fully covered anti-glare coating, or an additional \$120 contact lens allowance.

WELCOME TO YOUR BENEFITS ENROLLMENT

City of Meridian recognizes how important benefits are to you. That’s why we’re committed to helping you and your family enjoy the best possible physical, financial, and emotional well-being. It’s also why we provide you with a comprehensive, highly competitive benefits package, with the flexibility to make the choices that best meet your needs.

Inside this guide

Remember to update your beneficiariesError! Bookmark not defined.

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affects your benefits eligibility.

Important reminders

● **New employees: Enroll within 30 days from your date of hire.** If you don’t enroll within this time period, you will not have benefits coverage, except for plans and programs that are fully paid by City of Meridian, such as basic life insurance, disability and employee assistance programs.

● **New employees:** You are required to provide dependent verification documents for all dependents enrolled in our Medical, Dental, or Vision plans.

Spouse: Marriage Certificate or Federal Tax Return page 1 or (2) Financial Statements in both of your names

Child: Birth Certificate or Federal Tax Return or Court Order or Adoption Registration

● **2024 Open Enrollment: Enroll before the enrollment deadline.** If you do not make changes to your coverage within the enrollment time period, your current coverage will continue.

However, if you want to participate in any of the following benefits in 2024, you must actively enroll in them during Open Enrollment:

- Health Care Flexible Spending Account (FSA)
- Dependent Care FSA

After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse’s employment status that

Who can enroll?

Full-time employees (30+ hrs./wk.) – Eligible upon hire; must choose benefits within 30 days of hire date.

Variable-hour employees – Must average at least 30 hrs./wk. during a 12-month period to be eligible.

Eligible dependents – Includes employee’s spouse/and children to age 26, plus disabled dependent children of any age who meet plan criteria.



HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as a City of Meridian employee. Our benefits program offers plans to help keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical

Key features

City of Meridian's medical plan offers:

- The City pays 100% of the employee premium, as well as 80% of the dependent premium.
- Flexibility to see any provider you want, although you'll generally pay less when you receive care from doctors, hospitals and other healthcare facilities that participate in the Blue Cross PPO network.
- Free in-network preventive care, with services such as annual physicals, recommended immunizations, well-woman and well-child exams, flu shots, and routine cancer screenings covered at 100%, with no deductible.
- In general, once you have met your deductible, you'll pay a percentage of the cost for each service until you meet the annual out of pocket maximum.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- MDLIVE Telehealth copay of only \$10/visit. MDLIVE provides you with easy, convenient and cost effective virtual care, with anytime access to board-certified doctors, pediatricians and licensed therapists.
- Free Identity Protection and Repair services provided through Blue Cross of Idaho.

Get care from your couch with MDLIVE



When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a crowded waiting room full of other sick people. A virtual visit, included as a covered service under your medical plan, lets you see and talk to a doctor from the comfort of your home or office without an appointment. Consider a virtual visit when your doctor isn't available, you become ill while traveling, or you're considering visiting a hospital emergency room for a non-emergency health condition. To learn more and register for care, go to www.MDLIVE.com.



Medical

Get the dependable health and wellness coverage you want at the price you can afford. With comprehensive care, you get what you expect, because it's the plan you know and trust, with familiar benefits and coverage.

	Preferred Blue PPO	
	In-network	Out-of-network
Annual deductible		
Individual	\$750	
Family	\$1,500	
Out-of-pocket maximum		
Individual	\$2,250	\$3,750
Family	\$4,500	\$7,500
Medical coverage		
Preventive care	Covered in full	40% after deductible
Choice Docs office visit (PCP / Specialist)	\$0 / \$20 Copay	n/a
Non-Choice Docs office visits (PCP / Specialist)	\$20 / \$40 Copay	40% after deductible
MDLive Telehealth	\$10 Copay	n/a
Coinsurance for most medical care	20% after deductible	40% after deductible
Retail prescription drugs (30-day supply)		
Generic	\$10	
Brand Formulary	\$30	
Non-formulary	\$45	
Specialty	\$100	
Mail-order prescription drugs (90-day supply)		
Generic	\$20	
Brand Formulary	\$60	
Non-formulary	\$90	
Specialty	Not available, see Coupon Maximizer for Specialty benefit	
Prescription Out of Pocket Maximum: Individual \$3,000 / Family \$6,000		

Medical Employee Contributions

Coverage tier	Preferred Blue PPO
Employee Only	\$0
Employee + Spouse	\$176.63
Employee + 1 Child	\$70.94
Employee + Children	\$112.33
Employee + Family	\$242.08



Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

City of Meridian offers you the following FSA Options:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and bills.
- Rollover: You will forfeit any amount under \$20 and above \$640 left in the Health Care FSA account at the end of the plan year.
- Contribute up to \$3,200 annually in 2024.
- Substantiation (providing receipts) is required for all debit card transactions that don't align with your EOB's.

When you enroll in a Health Care FSA, our FSA provider, APA Benefits, will send you a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to APA Benefits.

What's an eligible Health Care expense?

Health Care FSA – Plan deductibles, copays, coinsurance, prescriptions, over-the-counter medications, and other medical, dental and vision care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child and/or elder care.
- Dependent qualifying information:
 - Expenses for a child or children under age 13 who lives in your home at least 50% of the time for whom you provide at least 50% of their support are reimbursable.
 - In order to claim reimbursement for elder care expenses, your dependent elder must live with you for at least 8 hours a day and they must be claimed as a dependent on your annual tax returns.
- Contribute up to \$5,000 in 2024, or \$2,500 if you are married and filing separately.

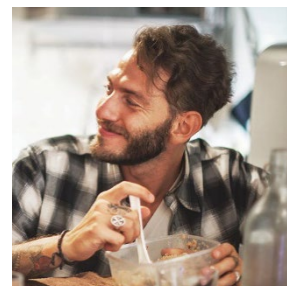
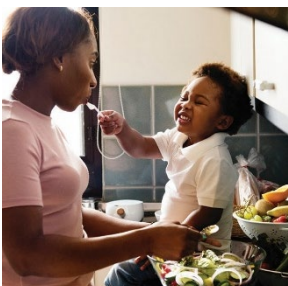
What's an eligible Dependent Care expense?

Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Estimate carefully!



Both FSAs are "use-it-or-lose-it" accounts and must be elected annually. You will forfeit any amount below \$20 and above \$640 in the Health Care FSA account at the end of the plan year.



Dental

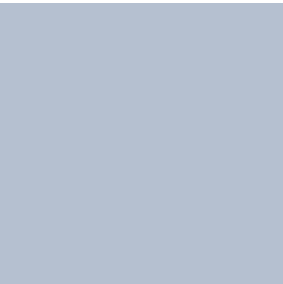
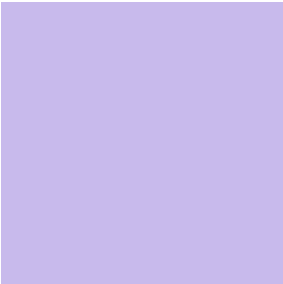
Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

Delta Dental	PPO	Premier
Annual deductible Per Person Per Family	\$50 \$150	\$50 \$150
Calendar-year maximum, per person	\$2,000	\$1,000
"HOW" Program	Risk Assessment can unlock services such as additional cleanings, sealants, fluoride; at no additional cost	
Preventive/diagnostic services	100%	80%
Basic services	80%	70%
Major services	50%	40%
Orthodontia	Discount program available – contact Delta Dental for details	

Willamette Dental	Copays In-Network
Annual maximum	No annual maximum
Deductible	No deductible
General Office or Orthodontic Office Visit	\$15 copay
Preventive/diagnostic services	Covered with office visit copay
Fillings	Covered with office visit copay
Porcelain – Metal Crown	\$300 copay
Bridge per Tooth	\$300 copay
Root Canal Therapy	\$85 - \$140 copay
Surgical Extraction	\$80 copay
Dental Implant Surgery	\$1,500 benefit maximum per year
Orthodontia Treatment	\$2,200 copay

Dental Employee Contributions

Coverage tier	Delta Dental	Willamette
Employee Only	\$0	\$0
Employee + Spouse	\$8.55	\$10.33
Employee + Child	\$4.99	\$6.05
Employee + Children	\$8.87	\$10.71
Employee + Spouse + Child	\$13.56	\$16.36
Employee + Family	\$17.38	\$20.96



Vision

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

Vision Service Plan (VSP)	Copays In-Network
Exam (once per calendar year)	\$20
Prescription glasses	\$20
Lenses (once per calendar year)	Single vision, lined bifocal, lined trifocal lenses included Lens enhancements discounts available
Frames (once per calendar year)	Frames are allowed up to \$150 for featured frame brands, 20% off over your allowance \$70 Walmart/Costco frame allowance
Contact lenses (instead of glasses)	\$130 allowance for contacts, copay does not apply. Includes contact lens exam (fitting and evaluation)
VSP EasyOptions	Choice of: An additional \$120 frame allowance, or fully covered premium or custom progressive lenses, or fully covered light-reactive lenses, or fully covered anti-glare coating, or an additional \$120 contact lens allowance

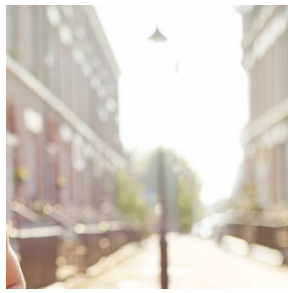
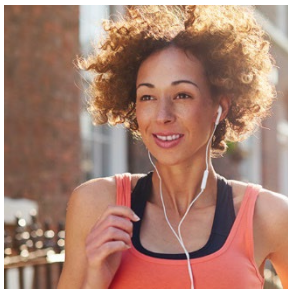
Vision Employee Contributions

Coverage tier	VSP
Employee Only	\$0
Employee + Spouse	\$1.40
Employee + Child	\$1.40
Employee + Children	\$1.47
Employee + Family	\$3.80

Money-saving tip

Remember, you can use your FSA for qualified out-of-pocket medical, dental and vision expenses.





Wellness program

City of Meridian is committed to helping you feel your best and live well. We offer benefits and programs that support your total health and make it easier to pursue your wellness goals.

YOUR PATH TO BETTER HEALTH STARTS NOW.

The City of Meridian values all of our employees. You are our greatest asset and we want to ensure that you have every opportunity to succeed not only in your career, but also your total wellbeing. To help you in this effort, we are making the Wellness Works Program available to you.

Participating in the Wellness Works Program gives you an opportunity to improve your overall health and wellness, but also has an incentive of earning a paid day off!

Employee Assistance Program

The City of Meridian's Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs, at no cost to you. It's all part of our commitment to supporting your total wellbeing. Get help with work-life issues, referrals for clinical, legal, and financial services, and more. To begin taking advantage of this valuable benefit, visit www.bpahealth.com or call 1-800-726-0003.

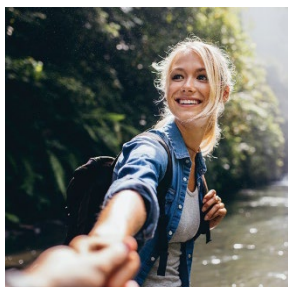
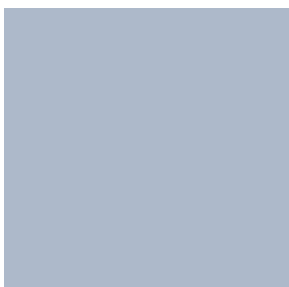
Take advantage of preventive care benefits

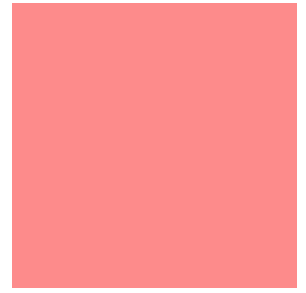
Good preventive care can help you stay healthy and detect any "silent" problems early, when they're most likely to be treatable. Most in-network preventive services are covered in full, so there's no excuse to skip it.

- **Have a routine physical exam each year.** You'll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Don't have a primary care Doctor (PCP)? You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust — it means a lot when you're healthy, but it's even more important when you're sick.





SmartShopper

It pays to shop for better health care

Make sure you're squeezing every benefit out of your health plan.

SmartShopper helps you compare in-network health providers near you. The price of medical care varies depending on where you go, so you might as well shop around to get the best care for less!

SmartShopper lets you shop for routine procedures, preventative exams, imaging scans and surgeries. Plus, you can earn cash rewards when you choose specific providers. When you make smart decisions about your health care, you get rewarded!

Here's how it works:

- Compare prices and rewards by shopping online or calling our own dedicated Personal Assistant Team (PAT) at 866-507-3528.
- Schedule your appointment or let PAT do it for you!
- Earn your cash reward by having your appointment within the year.

Visit bcidaho.com/smartshopper or call the SmartShopper Personal Assistant Team at 866-507-3528.

The Personal Assistant Team is available to help you shop, find a location, compare costs, confirm rewards and even schedule your appointment. Call before your next procedure!

The Personal Assistant Team is available Monday – Thursday from 6:00am – 6:00pm and Friday from 6:00am – 4:00pm MST.



Bright Beginnings

Prenatal Program

Family planning means big changes. Whether you're newly pregnant or just thinking about starting a family, you want your baby to have a healthy start.

The free program provides mothers-to-be resources to support a healthy pregnancy. This means you worry less and spend more time excited about what's coming! If you have a high risk pregnancy, you can receive case management services to help you learn how to lower the risk to you and your baby.

To enroll:

- Call 208-387-6999 or 800-741-1871
- Leave a voicemail with your name, address, phone number, member ID and your current week of pregnancy and Blue Cross will send you information

Paid Parental Leave

Supporting your family

In an effort to provide an opportunity for parents to bond and welcome a new child to their family, the City offers 12 weeks of Paid Parental Leave to all regular, full-time employees who meet the following eligibility criteria:

- Employed with the City for at least 12 months
- Have worked at least 1,250 hours during that 12 months

Parental leave refers to paid time off following the birth of an employee's natural child or the legal placement of a child with an employee for the purposes of adoption.

Please see the Standard Operating Policy – Paid Parental Leave for more details.

FINANCIAL

From voluntary life insurance to retirement options, the City of Meridian offers programs to help ensure financial security for you and your family.

City of Meridian provided coverage

City of Meridian provides you with basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected.

Life insurance pays a benefit in the event of a death, while accidental death & dismemberment insurance (AD&D) provides an additional benefit to you or your beneficiaries in the event of certain accidental losses or death.

Your benefit amount is \$50,000. Your spouse and child(ren) life insurance benefit amount is \$1,000 each.

There is no cost to you for this coverage.

Employee supplemental life and AD&D insurance

If you want added protection, you can purchase supplemental life and/or AD&D insurance for yourself. You may elect coverage in \$10,000 increments, not to exceed 6 times annual salary to a maximum of \$300,000.

Dependent supplemental life and AD&D insurance

You may also purchase life and/or AD&D insurance for your spouse in \$5,000 increments up to \$100,000 (not to exceed 50% of your coverage).

For your child(ren), you may purchase additional life and/or AD&D insurance in amounts of \$2,000, \$5,000 or \$10,000.

Guarantee issue amounts

If you are newly eligible for this benefit, the guarantee issue amounts are:

- Employee: \$70,000
- Spouse: \$35,000
- Child: \$10,000

You may have to complete an evidence of insurability (EOI) medical questionnaire to determine whether you or your spouse is insurable for supplemental life insurance amounts. If required, one will be provided to you.

Reach out to Human Resources for more detailed information and the appropriate forms if you are interested in applying for Supplemental Life and/or AD&D insurance or increasing your existing coverage

Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. City of Meridian's disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

Summary of Disability Benefits

	Short-Term Disability	Long-Term Disability
Benefit provided	Up to 60% of your weekly salary	Up to 60% of base monthly salary
Maximum benefit payable	\$1,000 per week	\$5,000 per month
Maximum benefit duration	13 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Elimination period	21 days	90 days

Just A Reminder:

Our Employee Assistance Program offers financial assistance and advice to any City of Meridian employee and their dependents. To use this benefit please call 800-726-0003.



PERSI Retirement Benefits

Base Plan Benefits

Eligibility

You are eligible to participate if you are a full-time or part-time employee working more than 20 hours a week.

Company matching contributions

To support your retirement saving efforts, City of Meridian contributes 11.96% to general employees and 14.65% to emergency personnel.

Vesting

Vesting refers to your ownership of the money in your account. You become fully vested in City of Meridian's contributions after 5 years or 60 months.

Enrolling in the plan

You will be automatically enrolled in the City of Meridian PERSI Base Plan on your date of hire.

Understanding your Retirement Benefit

When you retire as a vested member, PERSI will pay you a benefit every month for as long as you live – and if you select a retirement option with survivor benefits, your Contingent Annuitant will receive a benefit for life after your death.

VALUE: The actual value of your benefit exceeds your contributions. Within the first 3-5 years of retirement most members have already received all the money they contributed while working. For example, if your contributions to PERSI during your career totaled \$60,000, and your monthly retirement benefit is \$1500, you would receive your \$60,000 in approximately 3 years. Although you would have exhausted everything you contributed, PERSI would continue to pay you \$1500 a month for the rest of your life, plus annual cost of living adjustments (COLAs) if approved by the legislature. This means if your retirement were to last another 20 years, you would receive \$360,000 in benefits from the PERSI trust.

Survivor Benefits

The PERSI Base Plan offers financial security for your beneficiaries after you die. Whether an active or inactive member, if you die after becoming vested and had named your spouse as your sole beneficiary, PERSI will offer your spouse the choice of a lump sum payment of your remaining contributions plus interest or a monthly allowance payable for life. The lump sum death benefit for vested members is two times your account balance with interest. If you die before becoming vested, your beneficiary will receive your account balance plus any interest accrued.

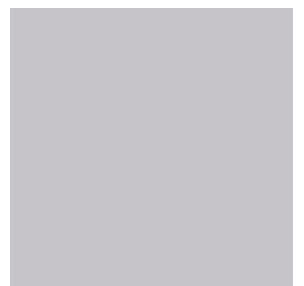
Portability of Funds

Your Base Plan contributions are always yours. If you leave a PERSI employer, but keep your Base Plan money in PERSI and later work for another PERSI-covered employer, you retain the service credit earned in your previous job. All service credit earned while working for a PERSI employer is automatically combined into a single account for you.

If you leave PERSI-covered employment, you may withdraw your Base Plan money, plus any interest earned – although tax penalties and withholdings may apply; or you may roll over your money and interest to an Individual Retirement Account (IRA) or other qualified retirement plan, including the PERSI Choice 401(k) Plan if you have an account.

Cost-of-Living Adjustments

The Retirement Board considers a Cost-of-Living Adjustment (COLA) to the Base Plan retiree benefit payments each year. The amount of the COLA is tied to the Consumer Price Index and subject to the growth or decline in retirement fund assets. If a COLA is awarded, it becomes effective March 1st.



PERSI Choice 401(k) Plan

The Choice 401(k) Plan is an optional defined contribution retirement savings plan available to active members. Unlike the Base Plan, participation in the Choice 401(k) Plan is completely voluntary. It allows you to contribute a portion of your salary on a pre-tax-deferred basis via payroll deductions. This means your contributions come out of your paycheck before taxes, thereby reducing the amount of taxes you pay during the year.

Eligibility and enrollment

If you are an active member of the PERSI Base (Defined Benefit) Plan, you may participate in the Choice 401(k) Plan. In fact, an account has already been set up in your name; all you need to do is begin contributing! To get started, see your Human Resources department.

Company matching contributions

To support your retirement saving efforts, City of Meridian contributes a percentage match of up to 2%, for either the 401(k) or 457 pre-tax, but not both.

Your contributions

You can contribute on a pre-tax basis to your 401(k) with IRS maximum of \$23,000 in 2024.

If you are age 50 or older, you may make additional catch-up contributions — up to \$8,000 in 2024.

Vesting

You are 100% vested (meaning you fully own) in the money in your Choice 401(k) Plan account, including contributions and interest earned.

Rollovers

Money from other qualified retirement plans, such as a 401(a), 457, pre-tax IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the Choice 401(k) Plan at PERSI. After-tax contributions cannot be rolled into the Choice Plan.

Investing your Choice 401(k) Plan contributions

When you make voluntary contributions to your Choice 401(k) Plan account, you also direct how those funds are invested. You can choose from several investment fund options within the Choice 401(k) Plan to create a diversified portfolio of fund options including a mix of equity, fixed income, balanced funds, as well as the PERSI Total Return Fund (TRF). If you decide not to choose investment options or would like to have your funds invested in the TRF, you do not have to do anything. Your funds will automatically be invested in the TRF for you.

Changing payroll contributions

You can increase, decrease, or stop your deferral at any time.

Loans

The Choice 401(k) Plan includes a loan provision where members may take a loan for any reason as long as they have a balance of \$2000 or more in their account, excluding any gain sharing amounts.

State of Idaho 457 Plan

The State Plan is an optional defined contribution plan designed to supplement your Pension and Social Security in retirement. Unlike any other retirement plan, the 457 plan is only available to Public Employees, which allows you to withdraw your money the day you leave employment. Other plan types such as a 401(k), a 403(b) or an IRA require you to be 59 ½ to withdraw your money. The State Plan has no annual fee, no commissions, and no front or back end charges.

Eligibility and enrollment

Once you have completed an enrollment form and submitted it to the Human Resources department, your deferrals will start. The 457 plan is completely flexible in that you can enroll at any time and you have complete control over your deferrals.

Company matching contributions

To support your retirement saving efforts, City of Meridian contributes a percentage match of up to 2%, for either the 401(k) or 457 pre-tax, but not both.

Your contributions

You can contribute on a pre-tax basis to your 401(k) with IRS maximum of \$23,000 in 2024.

If you are age 50 or older, you may make additional catch-up contributions — up to \$8,000 in 2024.

Roth contribution option

You can designate all or part of your contributions as post-tax (Roth) 457 contributions. That allows you to pay taxes on your contributions now, based on your current tax bracket, and avoid taxes later if certain conditions are met. For comparison: regular contributions are pretax, which means you will pay taxes upon withdrawal, within the tax bracket you're at during the time of withdrawal.

Vesting

You are 100% vested (meaning you fully own) in the money in your 457 Plan account, including contributions and interest earned.

Rollovers

Pre and post-tax dollars from other qualified retirement plans, such as 401(a), 457, IRA, 403(a) or 403(b), or another 401(k) account, can be rolled over to the 457 Plan.

Investing your 457 Plan contributions

When you make voluntary contributions to your 457 Plan account, you can select from several investment fund options. The 457 Plan has Target Date Funds, Mutual Funds and Profile Funds. You also have the ability to be completely hands-off with the ProAccount, which gives the Plan Sponsor the ability to control your investments based on the current market trends.

Changing payroll contributions

You can increase, decrease, or stop your deferral at any time.

Loans

The State 457 Plan does not allow payroll deduction loan options at this time.

ENROLL

After you've carefully considered your benefit options and anticipated needs, it's time to make your benefit selections. Follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2024.

How to enroll as a new hire

Complete your new hire benefits packet that you received at New Hire Orientation and return to Human Resources within 30 days of your start date.

You are required to provide dependent verification documents for all dependents enrolled in our Medical, Dental, or Vision plans.

Spouse: Marriage Certificate or Federal Tax Return page 1 or (2) Financial Statements in both of your names

Child: Birth Certificate or Federal Tax Return or Court Order or Adoption Registration

What happens if you don't enroll?

During Open Enrollment – If you don't enroll or make changes to your benefits during open enrollment, your current coverage will roll over.

If you are enrolled in the FSA and want those contributions to continue, you are required to enroll and select those options every year.

As a new employee – If you don't enroll in benefits within 30 days of your hire date, you will not have benefits coverage, except for those that are fully paid by City of Meridian, such as basic life and AD&D insurance, short-term and long-term disability insurance, and the employee assistance program.

Changes during the year

After your enrollment opportunity ends, you won't be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/domestic partner's employment status that affects your benefits eligibility. If you are eligible to make changes due to a qualifying life event, you have 60 days to provide proof of the event and the necessary enrollment forms to Human Resources.

Effective date of coverage

For new employees, the effective date of coverage for most plans is the first of the month following your date of hire. For existing employees enrolling during Open Enrollment, the effective date of most plans is January 1, 2024.





Contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Benefit Plan	Provider	Phone number	Website
Medical & Pharmacy	Blue Cross of Idaho	1-800-627-1188	www.bcidaho.com
Flexible Spending Accounts (FSAs)	APA Benefits	801-561-4980	https://www.yourbenefitaccount.com/apa/
Dental	Delta Dental of Idaho	208-489-3582	www.deltadentalid.com
Dental	Willamette Dental	1-855-433-6825	www.willamettedental.com
Vision	VSP	1-800-877-7195	www.vsp.com
SmartShopper	Sapphire Digital - Blue Cross of Idaho	866-507-3528	bcidaho.com/smartshopper
Bright Beginnings	Blue Cross of Idaho	1-800-726-0003	https://members.bcidaho.com/resources/pdfs/03/3-1214-Bright-Beginnings-Flyer-Individual.pdf
Employee Assistance Program (EAP)	BPA Health	1-800-726-0003	www.bpahealth.com Username: City of Meridian Password: 8007260003
Telemedicine services	MDLive	1-800-400-6354	www.MDLIVE.com
Life and AD&D insurance, Short and Long-Term Disability	United Heritage	208-493-6100	www.unitedheritage.com
PERSI Base Plan Retirement	PERSI	1-800-451-8228	www.persi.idaho.gov
PERSI Choice 401(k)	Empower Retirement	866-437-3774	https://mypersi401k.empower-retirement.com
State of Idaho 457 Deferred Compensation Plan	Nationwide	208-342-8600	https://www.idahodc.com
Assistance/Questions	City of Meridian Human Resources	Reba White HR Benefits Specialist 208-489-0470 rebawhite@meridiacity.org	http://intranet/hr/benefits/