

**2024 -  
2025**

# **City of Hartford Alabama**

## **Employee Benefits Guide**







# TAKE ACTION REMINDERS!

- If you do not actively enroll in benefits within 30 days of your date of hire, you will not have benefits coverage for the upcoming plan year.
- Remember to provide/update beneficiaries as necessary for Voluntary Term Life and Basic Life policies.
- New hire employees may be eligible for certain benefits without health questions (guaranteed issue). Please review and understand these guaranteed issue amounts and limitations.
- Submit any qualifying life event changes for you and eligible dependents within 30 days of event date.

## There are two separate benefit enrollments:

- 1. Campus Benefits** - *Benefits enrollment must take place within 30 days of hire date*
- 2. Blue Cross Blue Shield Health, Dental & Vision**



## How to Enroll in Campus Benefits Voluntary Benefits

### Contact Campus Benefits

**Campus Benefits**

866.433.7662 opt 5

E: [mybenefits@campusbenefits.com](mailto:mybenefits@campusbenefits.com)

- Plan year is 4/1 - 3/31
- **Annual open enrollment occurs in February**

## How to Enroll in Blue Cross Blue Shield Health, Dental & Vision Plans

### Contact City of Hartford AP Clerk

**Lisa Ketchum**

334.588.2245

E: [ap@cityofhartfordal.org](mailto:ap@cityofhartfordal.org)

- Plan year is 4/1 - 3/31
- **Annual open enrollment occurs in February**

## INSIDE THIS GUIDE

Take Action Reminders.....	1
Eligibility.....	2
Campus Benefits Service Hub.....	3
Employee Assistance Program.....	4
Benefits Portal.....	5
Disability Insurance.....	6-7
Basic Life Insurance.....	8
Life Insurance 101 .....	9
Voluntary Term Life Insurance.....	10
Permanent Life Insurance.....	11
Critical Illness Insurance.....	12
Cancer Insurance.....	13
Accident Insurance.....	14
Wellness Incentives.....	15
MedCareComplete Program.....	16-17



*City of Hartford offers a comprehensive and valuable benefits program to all eligible employees. Our benefits package is designed to provide security and assistance during a time of need. Please become familiar with the various options and select the best coverage for the upcoming plan year.*

### Need Help? Start Here:

[mybenefits@campusbenefits.com](mailto:mybenefits@campusbenefits.com)

866.433.7661, opt 5

## Eligibility

- All full-time employees working 30 or more hours per week are eligible to enroll in the various benefits described throughout the guide (Certain rules may apply per benefit).
- General plan eligibility is listed on the top of each page. Specific employee and dependent eligibility rules are governed by each plan's policy document/certificate, which is available on your employee benefits website, or by contacting Campus Benefits.

## Enrollment

- New Hire: Campus Benefits enrollment must take place within 30 days of hire date.

## When Do Benefits Begin

- The effective date of coverage for benefits depends on your hire date.
- **Campus Benefits:** Typically, benefits will begin first of the month following 60 days of employment.
- For all benefits, you must be actively at work on the effective date of coverage.

## When Do Benefits End

- Upon termination of employment, the benefits end date will vary by benefit. Please consult with a Campus Benefits advisor on your specific benefits end date.

## Changes

- Employee benefit elections are allowed as a new hire and during the annual open enrollment period. The selected benefits will remain in effect throughout the plan year.
- A qualifying life event allows eligible changes to benefit elections throughout the plan year.
- For Campus Benefits all qualifying life events must be submitted within 30 days of the event date.



# SERVICE HUB/ SUPPORT CENTER

Campus Benefits is your dedicated advocate for all benefits contained with this guide (Disability, Life, Critical Illness, Cancer, Accident and MedCareComplete).

## When to contact the Campus Benefits Service Hub?

- Portability/Conversion
- Benefits Education
- Qualified Life Event Changes
- Evidence of Insurability
- Claims
- Benefit Questions

## How to File a Claim:

1. Contact Campus Benefits via Phone or Email
2. Work with Campus Benefits' claims specialist to complete the necessary paperwork
  - Employee Portion
  - Physician Portion
  - Employer Portion
3. Submit the Necessary Paperwork to Campus Benefits via the secure upload
  - Secure upload located at: <https://www.cityofhartfordbenefits.com/>

The Campus Benefits team understands the claims processes and leverages carrier relationships to expedite the paperwork efficiently and ensure claims are not delayed due to improper paperwork completion.

## Frequently Asked Questions (FAQs):

**Q: When must a qualifying life event change be made?**

**A:** For Campus Benefits, notification must take place within 30 days of the life event date.

**Q: Am I required to contact Campus Benefits to file a claim?**

**A:** No. However, in our experience the number one reason for claim denial or delay is due to incomplete or inaccurate paperwork. By working with Campus Benefits' claim specialist, we can advocate on your behalf.



**Phone:** 866.433.7661, Opt 5  
**Email:** [mybenefits@campusbenefits.com](mailto:mybenefits@campusbenefits.com)  
**Website:**  
<https://www.cityofhartfordbenefits.com/>

# EMPLOYEE ASSISTANCE PROGRAM

**What is an EAP?** A program offered to all City of Hartford employees to provide guidance with personal issues, planning for life events or simply managing daily life which can affect your work, health and family.

**Eligibility:** All City of Hartford employees.

- Coverage through OneAmerica
- Provides support, resources, and information for personal and work-life challenges
- CALL 1.855.387.9727 or visit [GuidanceResources.com](https://GuidanceResources.com), Web ID: **ONEAMERICA3**

## Confidential Counseling

- Helps employees address stress, relationship and other personal issues for you and your family
- Sessions with highly trained master's and doctoral level clinicians
- **Receive 3 Sessions per issue per year for:**
  - Stress anxiety and depression
  - Relationship/marital conflicts
  - Problems with children
  - Job pressures
  - Grief and loss
  - Substance abuse

## Financial Information and Resources

- Speak by phone with a Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:
  - Getting out of debt
  - Credit card or loan problems
  - Tax questions
  - Retirement planning
  - Estate planning
  - Saving for college

## Work-Life Solutions

- Work-Life Specialists will do the research for you, providing qualified referrals and customized resources for:
  - Child and elder care
  - Moving and relocation
  - Making major purchases
  - College planning
  - Pet care
  - Home repair

## GuidanceResources Online

- One stop for expert information on relationships, work, school, children, wellness, financial, and more
- Timely articles, HelpSheets, tutorials, streaming videos and self-assessments
- "Ask the Expert" personal responses to your questions
- Child care, elder care, attorney and financial planner searches

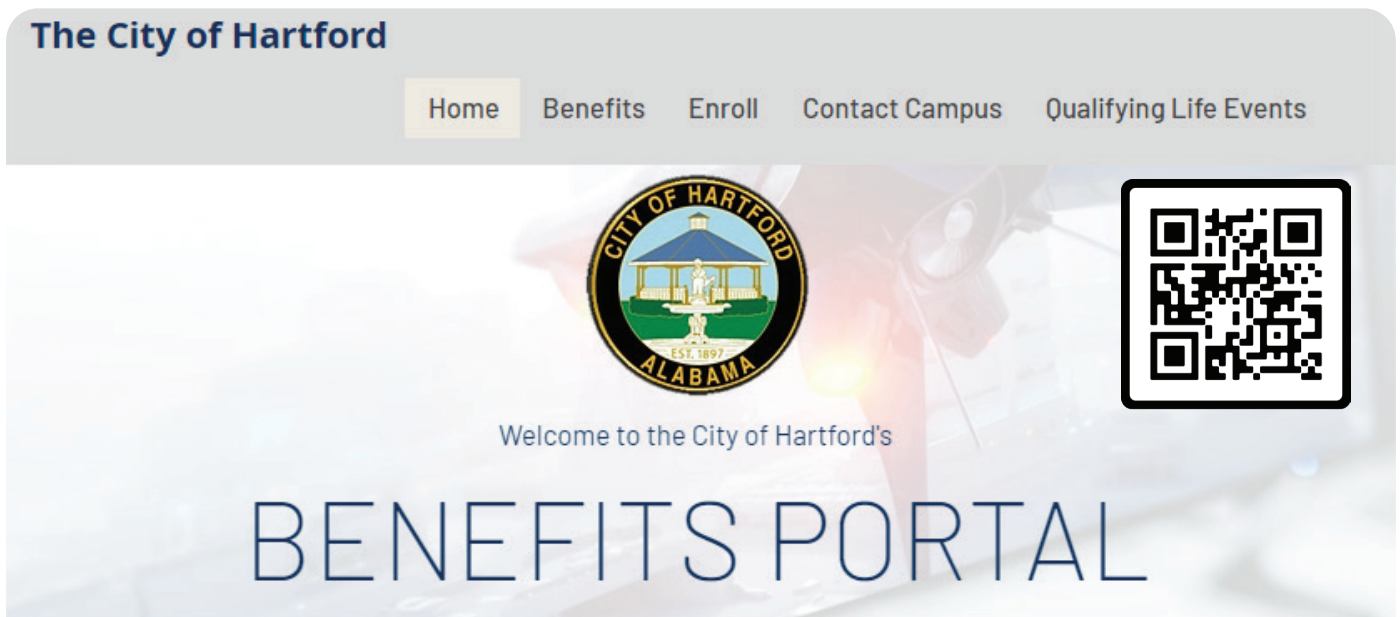
## Free Online Will Preparation

- EstateGuidance lets you quickly and easily write a will on your computer
- Go to [GuidanceResources.com](https://GuidanceResources.com) and click on EstateGuidance link
- Follow the prompts to create and download your will at no COST
  - Name an executor to manage your estate
  - Choose a guardian for your children
  - Specify your wishes for your property
  - Provide funeral and burial instructions

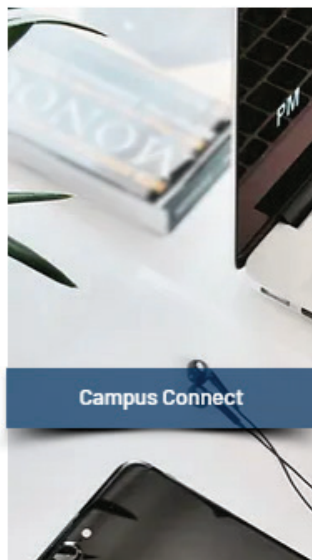
### Plan Rates

Coverage provided at no cost to you.

# DON'T FORGET THE BENEFITS PORTAL!



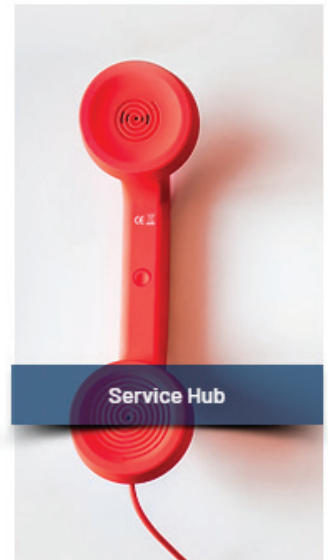
Blue Cross Blue Shield



Campus Connect



2024-2025 Benefits Guide



Service Hub

## What can you find on the Benefits Portal?

- Plan Highlight Sheets
- Policy Documents and Certificates
- Claim Forms
- Links to Carrier Websites

## What can the Service Hub assist you with?

- Claims
- Benefit Questions
- Qualified Life Events

**Campus Benefits is your dedicated contact for the voluntary plans included within this benefits guide**  
(excludes Blue Cross Blue Shield Health, Dental & Vision Plans)



# SHORT-TERM DISABILITY

**What is Short-Term Disability Insurance?** A type of coverage that replaces a portion of your income if injury or illness prevents you from working for a short period of time. It provides financial security for you and any loved ones who may depend on your ability to earn a paycheck. You may also hear disability insurance referred to as disability income insurance or income protection.



**Eligibility:** All full-time employees working 30+ hours per week

- Coverage through OneAmerica
- Employee must be actively at work on the effective date
- Pays up to 100% of pre-disability earnings
- Must exhaust Paid Time Off (PTO) prior to receiving a benefit
- **Annual Open Enrollments with no health questions; pre-existing condition limitation will apply to new enrollees**

## Short-Term Disability Benefits

Elimination Period	Benefits begin after you have been out of work due to an injury or illness: 0 Days for Injury, 7 Days for Sickness
Benefit Duration	Covers accidents and sicknesses: Up to 26 weeks
Benefit Percentage (weekly)	66.67% of your gross weekly salary
Maximum Benefit Amount (weekly)	\$1,000
Pre-existing condition	3/6 - Any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered. (Applies to new enrollees only)
Portability	You may be eligible to apply for continuation of coverage should your coverage terminate. Approval for this benefit will extend your coverage for an additional period of time (must be filed and approved by underwriting within 31 calendar days after termination)



**Important Notes:** Disability benefits can offset with other outside sources of income and sick leave/pto. Please consult with a benefits counselor on how this benefit will coordinate.

## Plan Rates

Premium rates are calculated based on payroll information provided by employer. Please contact a Campus Benefits counselor for rate details.



# LONG-TERM DISABILITY



**What is Long-Term Disability Insurance?** A type of coverage that replaces a portion of your income if injury or illness prevents you from working for a long period of time, up to Social Security Normal Retirement Age. It provides financial security for you and any loved ones who may depend on your ability to earn a paycheck. You may also hear disability insurance referred to as disability income insurance or income protection.

**Eligibility:** All full-time employees working 30+ hours per week

- Coverage through OneAmerica
- Employee must be actively at work on the effective date
- **No health questions EVERY YEAR!**
- Does not pay in-addition to Paid Time Off / Offsets with outside income sources
- **Long Term Disability Insurance is sponsored by the City of Hartford**

## Long-Term Disability Benefits

Elimination Period	Benefits begin after you have been out of work due to an injury or illness for 180 calendar days
Benefit Duration	Covers accidents and sicknesses up to social security normal age of retirement ( <i>See certificate for special conditions</i> )
Benefit Percentage (monthly)	60% of your gross monthly salary
Maximum Benefit Amount (monthly)	\$5,000
Pre-existing condition	3/12 - Any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 12 months of coverage, would not be covered. (Applies to new enrollees only)
Additional Plan Features	AD&D Benefits; Recurrent Disability, Survivor Benefit, Waiver of Premium



**Important Notes:** Disability benefits offset with other outside sources of income. Please consult with a benefits counselor on how this benefit will coordinate.

## Plan Rates

Premium rates are paid by City of Hartford, and is no cost to the employee.

# BASIC LIFE AND AD&D INSURANCE

**What is Basic Life Insurance and Accidental Death & Dismemberment Insurance?** A financial and family protection plan paid for by City of Hartford, which provides a lump-sum payment, known as a death benefit, to a beneficiary upon the death of employee. AD&D coverage is included as a part of life insurance benefits and will pay out a lump-sum death benefit in the event you or a covered loved one are killed accidentally or die later as the direct result of an accident.

**Eligibility:** All full-time employees working 30+ hours/week

- Coverage through OneAmerica
- Premiums paid by City of Hartford, at no cost to you.
- You will be automatically enrolled in this benefit when hired- please remember to designate your beneficiaries by contacting Campus Benefits

## Basic Life Benefits Summary

### PLAN MAXIMUMS

Employee	\$20,000 (AD&D matches life amount)
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### GUARANTEED ISSUE (NO HEALTH QUESTIONS)

Age Reduction	50% at age 70
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### ADDITIONAL PLAN INFORMATION/OPTIONS

Waiver of Premium (Disabled prior to age 60)

Accelerated Life Benefit

Portability & Conversion (Must apply to underwriting within 31 days of termination)



## Plan Rates

Premiums paid by City of Hartford, at no cost to you.

# LIFE INSURANCE 101

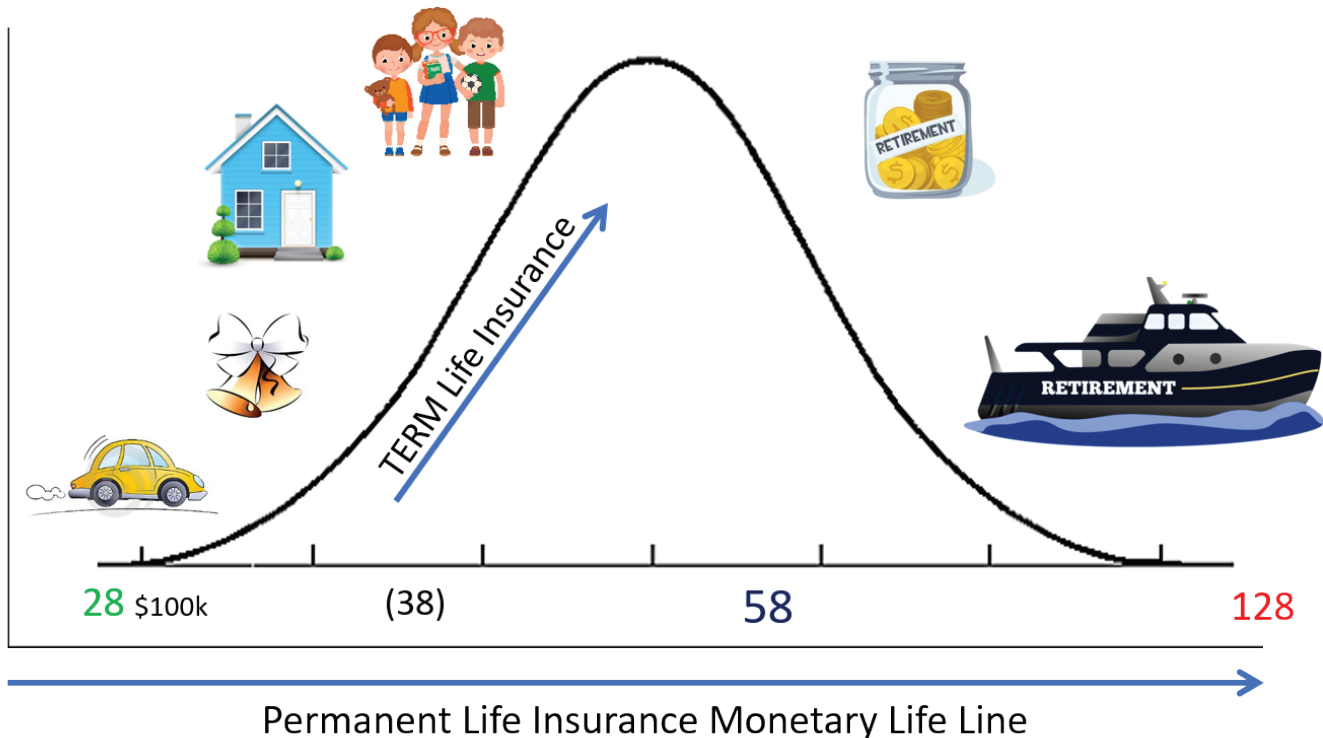
The need for life insurance depends on each individual life situation. If loved ones are financially dependent on you, then buying life insurance coverage can absolutely be worth it. Even if you don't have financial dependents yet, life insurance can be a valuable solution for making death easier on a family (at least financially.) There are two voluntary life insurance options offered through your employer: Term Life Insurance and Permanent Life Insurance. To follow is an overview of differences.

**Term Life and Permanent Life work best used in conjunction with one another. Term Life can protect your family in your younger working years and Permanent Life can protect your family in your retirement years.**

## TERM LIFE INSURANCE

Term Life insurance is illustrated on the bell curve below. The term life offered is a group policy which allows you to get more benefit for less premium.

- Term life insurance is for the unexpected death
- Includes an Accidental Death & Dismemberment Benefit
- Term life insurance is flexible and allows changes to your benefit amount each year depending on life changes. For example, as you get married and have children the need for term insurance often increases. As you near retirement, the need for term life insurance often decreases.
- Coverage is portable at retirement or if you leave the employer (premium will increase)
- Premiums are based on age and increase as you get older



## PERMANENT LIFE INSURANCE

Permanent Life Insurance is illustrated above along the bottom of the graph with a straight blue arrow.

- Permanent life insurance offers a stable premium along the lifetime of the policy
- Permanent life offers a level premium and is meant to take into retirement
- Permanent life is an issue age policy is based on your age when the policy is issued
- This is an individual plan you can take with you regardless of where you work

# VOLUNTARY TERM LIFE AND AD&D INSURANCE

**What is Voluntary-Term Life and Accidental Death & Dismemberment Insurance?** Proceeds can be used to replace lost potential income during working years and help ensure your family's financial goals will still be met; goals like paying off a mortgage, keeping a business running, and paying for college. AD&D coverage is included as a part of life insurance benefits and will pay out a lump-sum death benefit in the event you or a covered loved one are killed accidentally or die later as the direct result of an accident.



**Eligibility:** All full-time employees working 30+ hours/week, spouse and unmarried children\* (up to age 26)

- Coverage through OneAmerica
- Employee must be actively at work on the effective date of coverage
- Only covered employees may elect dependent coverage
- Employee and Spouse cannot be double covered if both work for City of Hartford
- Children cannot be covered by both parents, if both work for City of Hartford
- Dependent coverage may not exceed employee coverage amounts.
- If electing for the first time outside of the initial open enrollment period or for an amount over the Guaranteed Issue Amount, health questions will be required

\*Child marital status impacts benefit eligibility

Voluntary Term Life and Accidental Death & Dismemberment (AD&D) Benefits	
LIFE AND AD&D AMOUNT (AD&D amount matches life amount)	
Employee	Increments of \$10,000 up to the lesser of \$300,000 or 5 times annual salary
Spouse	Increments of \$5,000 up to \$150,000 (50% of Employee Election)
Child(ren) (up to Age 26)	Minimum of \$2,500 up to \$10,000 (increments of \$2,500)
GUARANTEED ISSUE /NO HEALTH QUESTIONS (NEW HIRE/INITIAL ENROLLMENT)	
Employee	\$100,000 (up to 5 times salary)
Spouse	\$25,000 (Up to 50% of employee amount)
Child(ren)	\$10,000
GUARANTEED INCREASE IN BENEFIT	<b>If currently enrolled:</b> Employee (under the age of 70) can increase up to \$10,000 at open enrollment, with no health questions, up to the guaranteed issue amount of \$100,000
Age Reduction	50% at age 70 (based on employee age)
ADDITIONAL FEATURES	
Portability (prior to age 70), Conversion, Accelerated Life Benefit, Waiver of Premium (Prior to age 60)	

## Plan Rates

Cost of coverage is based on the level of benefit you choose and your age. Spouse rates are based on employee's age. Please contact a Campus Benefits counselor for rate details.

# PERMANENT LIFE INSURANCE



**What is Permanent Life Insurance?** Coverage that provides lifelong protection, and the ability to maintain a level premium.

**Eligibility:** All full-time employees working 30+ hours/week, spouse and children (up to age 26)

- Coverage through Colonial
- Offers the flexibility to meet a variety of personal needs while allowing employees the choice of benefit and premium amounts which fit their paychecks and lifestyles
- If electing for the first time outside of the initial open enrollment period or for an amount over the Guaranteed Issue Amount, health questions will be required
- Keep your coverage at the same cost even if you retire or change employers

## Permanent Life Benefits

### PLAN MAXIMUMS

Employee (Ages 15 - 79)	Up to \$500,000
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Spouse (Ages 15 - 19)	Up to \$50,000
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Children (Ages 0 - 17) - Juvenile Policy	
Children (Ages 18 - 26 full-time student) Adult Policy	Up to \$25,000
Grandchildren (Ages 0 - 17)	

### GUARANTEED ISSUE (NO HEALTH QUESTIONS AT INITIAL/NEW HIRE ENROLLMENT)

Employee (Ages 18-50)	Up to \$50,000
(Ages 51-60)	Up to \$30,000

Spouse (based on age)	Simplified Issue (one health question) Up to \$25,000
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Child	Up to \$10,000
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### ADDITIONAL PLAN INFORMATION/OPTIONS

Options for Paid up at age 70 or 100  
 Child Buy-up Option at Ages 18, 21 and 24 (up to \$100,000)  
 Terminal Illness Accelerated Death Benefit for up to 75%

## Plan Rates

Cost of coverage is based on the level of benefit you choose and your age.  
 Please contact a Campus Benefits counselor for rate details.



# CRITICAL ILLNESS

**What is Critical Illness Insurance?** A health and wellness plan in which you receive a lump sum cash payment if diagnosed with one of the specific illnesses on the predetermined list of critical illnesses.



**Eligibility:** All full-time employees working 30+ hours/week, spouse and children (up to age 26)

- Coverage through Colonial
- **Issue Age - Rates are locked in and will not increase with age**
- Keep your coverage, at the same cost, even if you retire or change employers
- Underwriting may be required.

## Critical Illness Benefit Description

Employee (Ages 17 - 70)	\$5,000 - \$100,000
Spouse (Ages 17 - 70)	\$5,000 - \$40,000
Children	25% of Employee Amount
Guaranteed Issue	Employee & Spouse: Up to \$30,000
COVERED SPECIFIED CRITICAL ILLNESSES	
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure	100%
Permanent Paralysis	100%
Coronary Artery Disease	25%
Coma	100%
Blindness	100%
Occupational Infectious HIV	100%
Occupational Infectious Hepatitis B,C,D	100%
<b>ANNUAL WELLNESS EXAM (30 day waiting period)</b>	\$50 - View the wellness incentives page for details
<b>Re-occurrence Benefit* (Same Illness)</b> <small>*Exclusions apply - see individual policy for details</small>	25% of face amount - 180 Days after initial diagnosis
<b>Second Occurrence (Different Illness)</b>	25% of face amount - 180 Days after initial diagnosis
<b>Age Reduction</b>	50% at age 75
<b>Pre-existing Condition</b>	12/12 Illness or injury for which you received treatment the 12 months prior to your effective date will not be covered for the first 12

## Plan Rates

Cost of coverage is based on the level of benefit you choose and your age.  
Please contact a Campus Benefits counselor for rate details.



# CANCER

**What is Cancer Insurance?** Cancer insurance is a form of supplemental insurance meant to offset cancer-related expenses so you can focus on recovery.



**Eligibility:** All full-time employees working 30+ hours/week, spouse and children (up to age 26)

- Coverage through Colonial Life
- **Keep your coverage, at the same cost, even if you retire or change employers**
- Payments made directly to you and do not offset with medical insurance
- Employee and Spouse Issue Ages 17 - 75

Cancer Benefit Summary	Level 3	Level 2
<b>Hospital Related Benefits</b>		
Initial Cancer Diagnosis	Choice: \$2,000 - \$10,000	
Hospital Confinement (30 Days or less) (31 Days or more)	\$250 \$500	\$150 \$300
Air Ambulance (2 per confinement)	\$2,000	
Initial Hospice / Daily Hospice	\$1,000 / \$50 per day	
Home Health ( <i>up to 30 days per calendar year or twice the number of days hospital confined, whichever is greater</i> )	\$100/day	\$75/day
<b>Radiation, Chemotherapy &amp; Related Benefits</b>		
Radiation / Chemotherapy for Cancer	\$150 - \$750	\$100 - \$500
Blood, Plasma, and Platelets (\$10,000 max per year)	\$175/day	\$150/day
Medical Imaging Studies (max per year)	\$175/study (\$350 max)	\$125/study (\$250 max)
<b>Surgery &amp; Related Benefits</b>		
Surgical Procedures	\$60/surgical unit (\$5,000 max)	\$50/surgical unit (\$3,000 max)
Second Medical Opinion	\$300	\$200
General Anesthesia	25% of surgical procedure benefit	
Bone Marrow or Stem Cell Transplant (2 per lifetime max)	\$7,000/transplant	\$4,000/transplant
<b>Miscellaneous Benefits</b>		
Prosthesis	\$2,000/device (\$4,000 max)	\$1,500/device (\$3,000 max)
Experimental Treatment	\$300/day (\$15,000 lifetime max)	\$250/day (\$12,500 lifetime max)
Pre-existing Condition- A pre-existing condition includes any condition for which an employee, in the specified time period prior to coverage in this plan, consults with a physician, receives treatment, or takes prescribed drugs.	None - Must be cancer free for 5 years	
Wellness Benefit	\$100 annually	
Portability	Included	

## Plan Rates

Cost of coverage is based on the level of benefit you choose and your age. Please contact a Campus Benefits counselor for rate details.

# ACCIDENT

**What is Accident Insurance?** A financial and family protection plan designed to help pay for the medical and out-of-pocket costs a covered individual may incur after an accidental injury either on or off the job.



**Eligibility:** All full-time employees working 30+ hours/week, spouse and children (up to age 26)

- Coverage through Colonial Life
- **Keep your coverage, at the same cost, even if you retire or change employers**
- Payments made directly to you and do not offset with medical insurance

Accident Benefit Description		
INJURIES	Preferred Plan	Basic Plan
Fractures (Based on Type)	\$250 - \$6,000	\$250 - \$5,000
Dislocations (Based on Type)	\$100 - \$4,500	\$75 - \$3,500
Burns (Based on Degree)	\$1,000 - \$12,000	\$1,000 - \$9,000
Lacerations (Based on Size & Repair)	\$30 - \$600	\$30 - \$500
Concussions	\$150	\$100
MEDICAL SERVICES & TREATMENT		
Hospital Admission	\$1,000	
ICU Admission	\$2,000	\$1,500
Ambulance (Ground/Air)	\$200 / \$2,000	\$150 / \$1,200
Emergency Room Visit	\$125	\$100
Hospital Stay (365 Day Max)	\$250/day	\$200/day
ICU Stay (15 Day Max)	\$450/day	\$350/day
Follow-up Treatment (Up to 12/year)	\$55	\$45
Therapy (Up to 10 Days)	\$35/day	\$25/day
ACCIDENTAL DEATH		
Basic Accidental Death	EE/SP: \$40,000 CH: \$10,000	EE/SP: \$25,000 CH: \$5,000
Accidental Death Common Carrier	EE/SP: \$160,000 CH: \$30,000	EE/SP: \$100,000 CH: 15,000
Accidental Dismemberment Benefits are available for covered members. Please see individual policy document for details.		
Additional Plan Rules		
Age Reduction	None	
Pre-existing Condition	None	
Wellness (30 Day Waiting Period)	\$100 See wellness incentives page for details	

## Plan Rates

Cost of coverage is based on the level of benefit you choose and your age. Please contact a Campus Benefits counselor for rate details.

# WELLNESS INCENTIVES



**What are Wellness Incentives?** An annual reimbursement for covered members who complete one of the eligible screening procedures on your eligible critical illness, accident and cancer plans.

**Eligibility:**

- If you or a covered dependent receive one of the eligible screenings, you can file a wellness claim
- Once approved, you will receive a check for the wellness benefit amount
- The wellness benefit can be submitted annually as long as your critical illness, accident, and cancer plans are in force

Available Incentives	
Colonial Life Critical Illness	\$50 per year/covered person
Colonial Life Cancer & Accident & Plans	\$100 per year/covered person

What Qualifies as Wellness?
Colonial Life Critical Illness, Accident and Cancer Plans
<ul style="list-style-type: none"><li>• Blood test for triglycerides</li><li>• Bone marrow testing</li><li>• Breast ultrasound</li><li>• CA 15-3 (blood test for breast cancer)</li><li>• CA 125 (blood test for ovarian cancer)</li><li>• Carotid Doppler</li><li>• CEA (blood test for colon cancer)</li><li>• Chest X-ray</li><li>• Colonoscopy</li><li>• Echocardiogram (ECHO)</li><li>• Electrocardiogram (EKG, ECG)</li><li>• Fasting blood glucose test</li><li>• Flexible sigmoidoscopy</li><li>• Hemoccult stool analysis</li><li>• Mammography</li><li>• Pap smear</li><li>• PSA (blood test for prostate cancer)</li><li>• Serum cholesterol test for HDL and LDL levels</li><li>• Serum protein electrophoresis (blood test for myeloma)</li><li>• Skin cancer biopsy</li><li>• Stress test on a bicycle or treadmill</li><li>• Thermography</li><li>• ThinPrep pap test</li><li>• Virtual colonoscopy</li></ul>
How to Submit a Wellness Claim?

1. Complete your wellness
  2. File your claim online at [Coloniallife.com](https://www.coloniallife.com) and click on “File a Claim” button OR
  3. Fax your claim form to 1.800.880.9325 OR
  4. Mail your claim form to Colonial Life Wellness P.O. Box 100195 Columbia, SC 29202
- Wellness forms are located on your benefits portal, <https://www.cityofhartfordbenefits.com/wellness-incentives>

Additional wellness information and claim forms can be found on your employee benefits website

# MEDCARECOMPLETE

THE SMART WAY TO REDUCE YOUR HEALTHCARE COSTS



**What is MedCare Complete?** A bundle of services constructed to save you time and money while simplifying your life.

**Eligibility:** All full-time employees working 30+ hours/week, spouse, and unmarried children (up to age 26)

- Coverage through MedCareComplete
- This is a supplemental benefit and does not replace health insurance.
- Register @ MCC: [Medcarecomplete.com/members](https://medcarecomplete.com/members) to access the full range of benefits
- Register @ 1800MD: [1800md.com](https://1800md.com) or 800.388.8785 to access telemedicine benefits

## Included with the MedCareComplete Membership:



Medical Bill Negotiator



Restoration Expert



Medication Management



Identity Loss Expense Reimbursement



Telemedicine



Social Media Tracking



Medical & ID Theft Monitoring



Sex Offender Alerts

## Medication Management

This service takes the guesswork out of medication management by sorting, labeling, and organizing medications for you. For added convenience, the service provides medication delivery to your home or healthcare provider's office at no additional cost. Specially trained clinical pharmacists are on staff to ensure that medications are reviewed for potential drug interactions, are clearly understood by patients, and are as effective as possible.

## Telemedicine

Get 24/7/365 on-demand telephone access to Board-certified physicians for diagnosis, and prescriptions for common and acute illnesses. **There are no co-pays and no limit to how many times you can utilize this feature.**

**Acute Illnesses include but are not limited to the following:**

Asthma  
Fever  
Headache  
Infections  
Migraines

Rashes  
Bacterial Infections  
Diarrhea  
Heartburn  
Sinus Conditions

Urinary Tract  
Infections  
Bronchitis  
Ear Infection  
Gout

Joint Aches  
Pink Eye  
Sore Throat  
Cold & Flu  
Nausea & Vomiting

## Medical & ID Theft Protection

Service monitors the internet for instances of your personal health and financial information to protect you from becoming a victim of identity theft. The security of your personal health information (PHI) can have a large impact on the medical care you receive.

Individual  
Monthly Rate

\$10.50  
Per Month

Family  
Monthly Rate

\$12.50  
Per Month

NO COPAY

# MEDCARECOMPLETE

THE SMART WAY TO REDUCE YOUR HEALTHCARE COSTS

## Medical Bill Negotiator

Members can use the Medical Bill Negotiator service to review their expensive medical bills for errors. A medical bill advocate will identify and appeal common billing errors and overcharges for the member. Advocates provide continuous support during appeals, which typically results in an average savings of 40% on 80% of medical bills reviewed.

## Restoration Expert

A Restoration Expert is available if you become a victim of identity theft. The service provides a concierge level of identity resolution. A dedicated and Certified Identity Theft Risk Management Specialist (CITRMS) will work with the victim to assess their ID theft situation, and move forward with a fully managed resolution.

## Sex Offender Alerts

Members can request text and email alerts and reports of registered sex offenders for a specific address. Reports highlight the location of the offender, a photo ID, and the offense they committed. You may review the saved report in your online account at any time. Additionally, users can select an address to continuously monitor and receive alerts when new offenders move in or out of that neighborhood.



## Expense Reimbursement

Restoring one's name and good credit is a time-consuming and expensive process. In response, \$25,000 expense reimbursement coverage is included in the member ID theft protection plan. This ensures you are covered in those instances when expenses compound. A Certified Identity Theft Risk Management Specialist (CITRMS) representative can assist with filing these expense reimbursement claims.

## Social Media Tracking

The Social Media Tracking tool allows you to receive alerts on your social media accounts including Facebook, LinkedIn, Twitter, and Instagram if reputation-damaging items are posted. As we utilize social media platforms, we are creating a permanent online trail of our personal history, including photos, geo-location data, employment data, birthday, email, address, and phone number details. Over-sharing can lead to an increased risk for reputation damage, fraud, and identity theft. Reputation-damaging items including racist, violent, derogatory, vulgar, or inappropriate comments directed at you or your family.



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The 2024-2025 Benefits Enrollment Guide is provided for illustrative purposes only. Actual benefits, eligibility, services, premiums, claims processes and all other features and plan designs for coverage offered is governed exclusively by the insurance contract and associated Summary Plan Description (SPD). In case of discrepancies between this document and the insurance contract and SPD, the contract and SPD will prevail.

We reserve the right to change, modify, revise, amend or terminate these plan offerings at any time.

Updates, changes and notices are all located at <https://www.cityofhartfordbenefits.com/>. These should be reviewed fully prior to electing any benefits.