# 2025 EMPLOYEE BENEFITS OVERVIEW



January 1, 2025 through December 31, 2025

The contents of this booklet are intended for general information purposes only. It is not to be relied upon as a summary plan description or for the determination of any policy benefits, limitations, or exclusions. The master insurance policies issued by the respective carriers will be relied upon exclusively to determine all benefits.

#### **THANK YOU!**



Thank you for all that you do to make our government and city a great place to work and live. We appreciate your hard work and dedication.

For 2025, health insurance premiums will increase across all plans. The last time we increased premiums was in 2019. Since that time, healthcare costs have continued to rise, and we are no longer able to continue providing our employees with the best level of healthcare coverage without a small increase. However, our combined benefits package continues to offer a sound and impressive package that is among best in class for value.

There will be no change in our premium deductions or plan designs for dental, vision, and long-term disability. We will continue to offer a wide range of voluntary benefits so that employees may choose other coverages consistent with their personal and family needs.

For the 2025 plan year, we are restructuring our Flexible Spending Account (FSA) plan. Employees with an FSA will be able to roll over up to \$640 into the 2026 plan year.

If you have remaining flex credits, beginning in 2025, you will be able to place those funds in a Health Reimbursement Account (HRA) that you can use for health-related items such as prescriptions and co-pays for you regardless of whether they are on the LFUCG health insurance plan. For employees who elect this option, there is a \$3.25 per month administrative fee.

We will continue to contribute to your Health Savings Account (HSA) for those eligible and electing a High Deductible Health Plan (HDHP)/HSA medical plan. This contribution will assist you with current and future medical expenses. You will once again see that 50% of LFUCG's HSA contributions will be made during the month of January and the remaining 50% will be in July. Also, please note that per IRS regulations for 2025, HDHP deductibles are increasing from \$3,200/\$6,400 to \$3,300/\$6,600 for the individual and family respectively.

This year we are once again offering a "passive" enrollment. Your elections will automatically rollover to plan year 2025, unless you want to make a change during open enrollment. However, there is one exception. If you want to enroll or re-enroll in medical or dependent care FSA, you must make an election during this upcoming open enrollment for the 2025 plan year, otherwise your current election will default to waive. The IRS requires that you make this benefit election annually.

Finally, we are excited to announce that beginning in 2025, we will implement Phase 1 of our Wellbeing Incentive and Rewards Program at the Samuel Brown Health Center (SBHC). We will reward all active employees under the LFUCG health plan if they complete at least two SBHC visits from January 1, 2025, to December 31, 2025, by contributing \$100 to their HSA or FSA. Utilizing the Samuel Brown Health Center and the City Employee Pharmacy will help tremendously in controlling health care costs. If you are not already using the Health Center and Pharmacy, we encourage you to give them a try.

This booklet contains highlights of the benefits offered by LFUCG beginning January 1, 2025 through December 31, 2025. During the open enrollment period of October 21 through October 31, Human Resources representatives will be available to assist employees at limited locations and by phone.

I wish you all the best!

Glenda Humphrey George,
Director Division of Human Resource

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## **ENROLL IN BENEFITS ONLINE THROUGH PEOPLESOFT**



- 1. Scan or click to Begin Your Enrollment
- 2. Select: Self-service Home Screen
- 3. Click On: Benefits Detail
- 4. Click On: Benefits Enrollment



#### For a successful enrollment, be sure to have the following information before you begin:

- PeopleSoft Password (call the Help Desk [859-258-3730] for assistance, if needed)
- Social Security numbers and birthdates for you and your family members who will be covered on your plans
- Proof of eligibility for any dependent(s) added to the benefit plans (marriage certificate, birth certificate, court documents). Documents can be submitted via email to benefitssection@lexingtonky.gov.

Be sure to verify that all information (address, social security number and beneficiaries) are correct.

To enroll in the additional life plans with Trustmark or Transamerica and the Short Term Disability with Trustmark, log in to: <a href="https://trustmark.benselect.com/lfucg">https://trustmark.benselect.com/lfucg</a>

Username: full social security number

Password: Last 4 SSN + last 2 digits of birth year

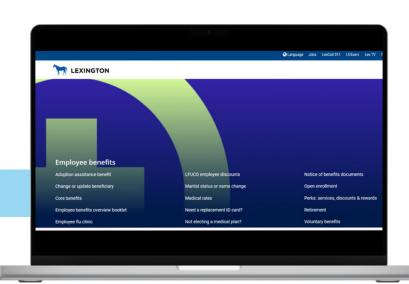
#### **VISIT THE BENEFITS WEBSITE**



www.lexingtonky.gov/benefits

Scan or visit the website above

You'll find summaries and contact information regarding all employee benefits.





## **ELIGIBILITY**

Full-time employees are eligible for all benefits outlined in this summary on the first of the month following their date of hire. Eligible employees may elect to cover a spouse, dependent or qualified adult. All new employees must provide proof of dependents' eligibility to enroll (marriage certificate, birth certificate, and/or legal documents).

A qualified adult is defined as a person of the same or opposite sex who meets the following criteria (Email benefits section@lexingtonky.gov for Affidavit and required documentation):

- · Age 18 or older
- Not related to the employee
- Must reside with employee for at least 12 months prior to enrollment
- Agree to inform LFUCG within 30 days of any change in the circumstances attested to in the affidavit
- Must be unmarried
- Financially interdependent with the covered employee for at least twelve (12) months

#### **Qualifying Events**

The LFUCG offers an IRS-sponsored Section 125 Plan that allows premiums for medical, dental, vision insurance, contributions to FSA accounts and/or certain supplemental policies to be deducted from your paycheck on a pre-tax basis.

Plan changes cannot be made after open enrollment without a change in family status or qualifying event that is consistent with the IRS guidelines. A change in family status allows you to add or remove dependents from your plan but does not allow you to change from one plan to another. Visit the benefits website for examples of qualifying events.



Changes in family status must be reported to HR within 30 days of the qualifying event in order to make a plan change.\*

Qualifying Event, where new dependent(s) are added to a plan, will require proof of eligibility.

\*Per IRS regulations, after 30 days, plan changes will not be accepted

## LFUCG ENCOURAGES YOU TO DOWNLOAD ANTHEM SYDNEY APP

#### Say Hi to Sydney, Anthem's Mobile App

Meet 'Sydney', the mobile app that runs on intelligence and keeps pace with you!

Anthem's digital app '**Sydney**' provides a single, convenient location for a digital ID card, plan details, spending accounts, claims and more!

You now have advanced integrated help and support with click to chat features and the ability to schedule a call back.



Download the Sydney app at







## **MEDICAL PLAN BENEFITS - PPO PLAN**

We're pleased to offer four medical plan options (two PPO and two HSA) administered through Anthem. All plan options cover preventive care at 100%. The deductibles for all plans are embedded, meaning only the individual deductible must be met by one person for Anthem to begin paying coinsurance for that person.

The out-of-pocket maximums work the same way. Deductibles and out-of-pocket maximums are calculated on a plan year basis (January - December). Once enrolled, you may visit anthem.com to access claims payments, look up innetwork providers, and download ID cards. Dependent children may be covered until the end of the month in which a child turns age 26.

The options below are PPO Plans which require copays for most services. If you visit the hospital or need lab work, the deductible will apply before the Plan begins paying coinsurance.

LFUCG Health Plan Comparisons January 1 - December 31, 2025

Anthem	PPO Plan Options		
In-Network Plan Design	PPO 1	PPO 2	
Calendar Year Annual Deductible	\$500 Individual \$1,000 Family	\$2,000 Individual \$4,000 Family	
Coinsurance (Plan / Member)	80% / 20%	80% / 20%	
Medical Maximum Out- of-Pocket	\$1,500 Individual \$3,000 Family	\$4,500 Individual \$9,000 Family	
Rx Maximum Out-of- Pocket	\$2,000 Individual \$2,000 Individual \$4,000 Family \$4,000 Family		
Covered Services	Member Cost Share		
Samuel Brown Wellness Center	\$0 Copay \$0 Copay		
Primary Care / Specialist Office Visit	\$15 / \$30 Copay	\$30 / \$60 Copay	
Preventive Care	Covered in full	Covered in full	
Urgent Care	\$60 Copay	\$100 Copay	
Emergency Room	Deductible + 20%	Deductible + 20%	
Inpatient Facility / Outpatient Services	Deductible + 20%	Deductible + 20%	
•			
Rx Drug Copay	\$10 / \$30 / \$60 25% (\$100 max Rx)		

25% (\$50 max Rx)

Preventive care is covered at no cost to you!

Once you meet the deductible, coinsurance will begin if you visit the hospital or need more lab tests.

Your maximum out-of-pocket is the most you will pay during the calendar year!

The medical maximum out-of-pocket includes the deductible, coinsurance, and copays.

The separate Rx maximum out-of-pocket includes all pharmacy copays.

Flat-dollar copays apply for Primary Care or Specialist visits

The deductible applies when you visit the hospital for an inpatient or outpatient procedure or if you need lab work.

MEM!

Copay

**NEW** Benefit for 2025! A Health Reimbursement Account (HRA) will be offered in 2025. This is an employer-funded account that helps you pay for qualified out of pocket medical, dental and vision expenses. Unused funds may rollover from year to year, not to exceed a \$6,500 maximum account balance. Unused funds will be forfeited upon termination of employment.

25% (\$50 max Rx)

## **MEDICAL PLAN BENEFITS - HSA-ELIGIBLE PLANS**

The High Deductible Health Plan (HDHP) options below provide more control and accountability over how you use your benefits and spend your healthcare dollars.

These plans provide lower premiums out of your paycheck in addition to a Health Savings Account (HSA). The HSA allows you to set aside pre-tax contributions that are used to pay for out-of-pocket expenses. You also receive a contribution from your employer on a semi-annual basis!

Preventive care is covered at no cost to you!

The Health Savings Account (HSA) is available to help you pay for out-of-pocket expenses!

LFUCG contributes to your HSA each year! Contributions\* are deposited in January and July.

\*Contributions are not prorated

You may contribute up to \$4,300 for employee only coverage or \$8,550 if you cover family members

For employees age 55 and older, you may contribute an additional \$1,000!

Medical and Rx expenses apply to the deductible and maximum out-of-pocket

There are no copays on the HSA plans!

Instead of copays, you pay the full amount of the claim after the Anthem discount is applied.

## LFUCG Health Plan Comparisons January 1 - December 31, 2025

<b>January 1 - December 31, 2025</b>			
Anthem	HDHP/HSA Options		
In-Network Plan Design	HSA 1	HSA 2	
Annual LFUCG HSA Contribution	\$500 Indiv. \$1,000 ES/EC/F	\$1,000 Indiv. \$1,000 ES/EC/F	
Calendar Year Annual Deductible	\$3,300 Individual \$6,600 Family	\$3,300 Individual \$6,600 Family	
Coinsurance (Plan / Member)	100% / 0%	80% / 20%	
Medical Maximum Out- of-Pocket (includes deductible and coinsurance)	\$3,300 Individual \$6,600 Family	\$5,250 Individual \$10,500 Family	
Rx Maximum Out-of- Pocket	Included in Med Max Out-of-Pocket	Included in Med Max Out-of-Pocket	
Covered Services	Member Cost Share		
Samuel Brown Wellness Center	\$0 Copay \$0 Copay		
Primary Care / Specialist Office Visit	Deductible + 0%	Deductible + 20%	
Preventive Care	Covered in full	Covered in full	
Urgent Care	Deductible + 0%	Deductible + 20%	
Emergency Room	Deductible + 0%	Deductible + 20%	
Inpatient Facility / Outpatient Services	Deductible + 0%	Deductible + 20%	
Rx Drug Copay	Deductible + 0%	Deductible + 20%	

Deductible + 0%

Deductible + 20%

**NEW** Benefit for 2025! A Health Reimbursement Account (HRA) will be offered in 2025. This is an employer-funded account that helps you pay for qualified out of pocket medical, dental and vision expenses. Unused funds may rollover from year to year, not to exceed a \$6,500 maximum account balance. Unused funds will be forfeited upon termination of employment.

City Pharmacy Rx Drug

Copay

## **HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)**

Flexible Spending Accounts (FSAs) offer you the opportunity to payroll deduct some of your income on a pre-tax basis to pay for certain healthcare expenses that may not be covered as part of your benefit plans. In addition to the pre-tax savings benefit, your total election amount will be available at the beginning of the plan year! You will "pay back" the program with future paycheck deductions.

Healthcare Flexible Spending Account Details				
Annual Contribution Limits (limits subject to change)	Up to \$3,200 You cannot make changes to election amount without a Qualifying Event			
Medical FSA (Available with PPO Plans or stand-alone)	Qualified Expenses: Medical, Dental, Vision, Pharmacy, Some Over-the-Counter Medications			
Debit Card Included	Yes			
Plan Year	January 1 – December 31			
Last Day to incur expenses	December 31st			
Extension period to file claims from previous plan year	March 31st			
Termination of employment/Plan	90 days to request reimbursement			
2026 Maximum Rollover Amount	\$640			

#### The Dependent Care Account (for use with either a medical plan or stand-alone)

This account allows you to payroll deduct **pre-tax dollars** to fund the childcare of children under the age of 13, or a disabled spouse, child, or parent. This account can be used for day-care, preschool, after school care, summer day camp or elder care.

Dependent Care Account Details		
Annual Contribution Limits	Up to \$5,000 for single taxpayers and married couples filing jointly OR up to \$2,500 for married individuals filing separately	
Medical Plan or Stand-Alone	Qualified Expenses: Day care, Preschool, After School Care, Summer Day Camp, Elder Care	
2 ½ month Grace Period	2 ½ months (March 15)	

You must re-enroll each year in the Medical FSA and Dependent Care Account. Dependent Care Account funds do not rollover.

### **Employee Assistance Program (EAP)**

Because stress happens...

- Work Stress
- Marriage or relationship stress
- Financial stress
- Alcohol and drug problems
- Family issues
- · Conflict with co-workers
- Caring for aging parents

Don't allow problems of daily living to limit your productivity and happiness. Take a different path. Access Wellness Group EAP can help. Your Employee Assistance Program can help you deal with personal and professional problems that are interfering with your peace of mind and your ability to enjoy life and work.



Call to schedule appointments: 1-859-309-0309

Web: www.accesswellnessgroup.com

IMPORTANT: Be sure to identify yourself as an LFUCG employee (or family member). Also available:

- Up to 2 hours of free legal consultation
- · Financial counseling
- Elder care consultation



## **DENTAL BENEFITS**

Your Delta Dental plan options allow you access to two dental network options that are both considered In-Network: the PPO Network and the Premier Network. PPO and Premier Network providers agree to contracted amounts for their services, which prevents the provider from balance billing you for any amount that is discounted by Delta Dental.

Which network is better? The PPO Network offers the deepest negotiated discounts, which results in more savings to you! The Premier Network includes more providers, but the discounts are not as deep as the PPO Network. If you choose an out-of-network provider, dental services are paid by Delta Dental, but you may be subject to paying additional money, over what Delta Dental has paid, since this is not a contracted provider. (This is called balanced billing.)

To confirm if your provider participates with either the PPO or Premier Networks, you may contact Delta Dental (contact info provided at back of this booklet).

#### **Dental Benefits Summaries**

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OPTION 1 Dental Benefits	PPO Dentist	Premier Dentist		
Calendar Year Annual Dental Deductible	\$25 individual \$75 family			
Dental Maximum Benefit per Year (per member)	\$1,000 per covered person			
Orthodontia Lifetime Max	N/A			
Dependent Age Limit (end of birthday month)	Up to age 26			
Covered Services	Member Cost Share			
Diagnostic / Preventive Care (once every 6 mos)	No No member cost member cos			
Basic Services (deductible applies)	No No member cost member cos			
Major Services (deductible applies)	No No member cost			
Dental Payroll Deduct	ons - 26 Pay F	eriods		
Employee	\$15.58			
Employee + Spouse	\$30.07			
Employee + Child(ren)	\$28.82			
Family	\$46.57			

••	Delta Dental Mobile App
Welcome KRISTEN  Errolaus  **MRST.**  **O O O CLEANGE EXAM NAX NA NA NA	The Delta Dental Mobile App gives you access to dentist searches, claims and coverage
DELTA DENTAL DELTA DENTAL OF SAFETO SER DELTA DE	information, ID cards and more!  Download on the App Store

#### △ DELTA DENTAL®

OPTION 2 Dental Benefits	PPO Dentist	Premier Dentist	
Calendar Year Annual Dental Deductible	\$25 individual \$75 family		
Dental Maximum Benefit per Year (per member)	\$2,500 per co	overed person	
Orthodontia Lifetime Max	\$1,000		
Dependent Age Limit (end of birthday month)	Up to age 26		
Covered Services	Member Cost Share		
Diagnostic / Preventive Care (once every 6 mos)	No member cost	20%	
Basic Services (deductible applies)	20% 40%		
Major Services (deductible applies)	50% 50%		
Orthodontia Services	50%	50%	
Dental Payroll Deductions - 26 Pay Periods			
Employee	\$11.82		
Employee + Spouse	\$23.06		
Employee + Child(ren)	\$29.32		
Family	\$44.58		

## **VOLUNTARY VISION PLANS**

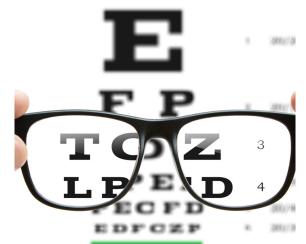


488) 174

We are pleased to provide two comprehensive vision programs through EyeMed's Select Network. The amount you pay for vision services depends upon whether you visit a network or non-network provider. To find a network provider, contact EyeMed (contact info at back of this booklet). A brief description of benefits is provided here.

Vision Benefits Summary Med			
In-Network <sup>1</sup>	EyeMed Base Plan	EyeMed Enhanced Plan	
Copays			
Exams	\$5 Copay	\$5 Copay	
Lens Coverage			
Single Vision Lenses	\$5 Copay	\$5 Copay	
Lined Bifocal Lenses	\$5 Copay	\$5 Copay	
Lined Trifocal Lenses	\$5 Copay	\$5 Copay	
Frames	\$110 allowance then 20% off remaining balance	\$200 allowance then 20% off remaining balance	
Contact Lenses			
Elective	\$110 allowance, then 15% off remaining balance	\$200 allowance then 15% off remaining balance	
Disposable	\$110 allowance	\$200 allowance	
Medically Necessary	Covered in full	Covered in full	
Service Frequency			
Exam	12 Months	12 Months	
Lenses	12 Months	12 Months	
Frames	12 Months	12 Months	
Payroll Deductions	- 26 Pay Periods		
Employee	\$2.89	\$4.57	
Employee + Spouse	\$5.45	\$8.61	
Employee + Child(ren)	\$5.74	\$9.07	
Family	\$8.40	\$13.27	

<sup>1.</sup> For a complete listing of covered services, see the carrier's Certificate of Coverage and/or plan document. Please note the summary above is for In-Network benefits only.



You can enroll in an EyeMed Vision Plan even if you are not enrolled in an LFUCG health plan.

FELO PED

## Community-Supported Agriculture (CSA)

A CSA Farm Share is a subscription to a farm's weekly harvest. You enter into an agreement with a farm to receive a weekly delivery of fresh, local, seasonal produce mostly vegetables—for the duration of the summer growing season, which in KY is usually 20-22 weeks. Payment is required up front for the entire season which provides the farms with guaranteed working capital for the growing season. As a CSA member you are buying into the farm and you become a shareholder. This means that you share the inherent risks of farming with the farmer including dealing with weather, pest pressure, and other unexpected circumstances but it also means that you benefit from being the farm's number one priority when it comes to enjoying the bounty of their weekly harvest.

Enrollment is in January and shares run from May through October.
For more information, visit
www.lexingtonky.gov/economic-development/workplace-wellness

## **VOLUNTARY SUPPLEMENTAL PLANS 2025**

#### Why should I Consider Supplemental Plans?

These plans are designed to pay directly to you and help provide peace of mind during medical life events. These plans are separated into three main categories: Life Insurance Plans, Medical-Related Plans, and Disability Income Plans.

#### Life Insurance Plans

Life insurance is a critical component of financial planning and is used to support your loved ones in the event of your passing.

Benefit Plan	Benefit Coverage	Benefits Carriers
Basic Life & AD&D (employer-paid)	Provides financial support to beneficiaries in the event of the employee's death. AD&D provides benefits if you suffer loss of life or limb because of an accident.  Benefits:  • \$25,000 for Bargaining Police, Fire and Corrections Employees  • \$20,000 – Non-bargaining Employees  Coverage reduces by 50% at age 70.	Prudential
Supplemental Life & AD&D / Supplemental Dependent Life & AD&D	You may purchase additional Life & AD&D coverage for you, your spouse and dependent children that would pay in addition to the basic group life policy we provide. Premiums are based on your age and the amount of additional coverage you would like to purchase.  (Bargaining and Non-Bargaining)  Employee Coverage:  • You may purchase coverage for 1 to 3 times your covered annual earnings in 0.5 increments (1X, 1.5X, 2X, 2.5X or 3X) up to a \$350,000 maximum. Coverage reduces by 50% at age 70.  Guarantee Issue for Newly Eligible Employees: the lesser of 3X covered earnings and \$350,000.  Dependent Coverage: Three Options Available:  • Option #1: Spouse: \$10,000 / Child(ren)*: \$5,000  • Option #2: Spouse: \$8,000 / Children: \$4,000  • Option #3: Spouse: \$4,000 / Children: \$1,000  *Coverage begins at live birth, and continues to age 26, if unmarried  Guarantee Issue for Newly Eligible Employees: Up to \$10,000	Prudential
Universal Life Events with Long Term Care*	Benefits can be paid as death benefits or living benefits, or a combination of both.	Trustmark
Voluntary 20-Year Level Term Life*	Term Life gives you protection for a defined period of 20 years, and can supplement any other life plan you may have in place.	TRANSAMERICA LIFE INSURANCE COMPANY
Voluntary Whole Life Coverage*	Whole life coverage is a simple, voluntary policy you can get at a reasonable cost during your working years, when you and your family need it most. It's also a benefit that can stay in place when it's time for retirement.	TRANSAMERICA LIFE INSURANCE COMPANY

<sup>\*</sup>You must enroll with Star Robbins to get access to these plans.

#### **Tuition Discounts**

Universities	Discount	
MOREHEAD STATE UNIVERSITY	35% employees only	
EKU	30% employees and immediate family	
KENTUCKY STATE UNIVERSITY	15% employees only	
Sullivan University	15% employees and immediate family	
MIDWAY UNIVERSITY	15% employees and immediate family (Only applies to Evening and Online programs)	

#### Medical-Related Plans

Medical-Related Supplemental Plans are designed to help cover out-of-pocket costs associated with medical care. These special policies provide needed financial support during unexpected life events which impact your ability to earn a paycheck. Supplemental benefits pay direct to you to help cover everyday expenses, such as mortgages, car payments, groceries, etc., so you can focus on getting well.

Benefit Plan	Benefit Coverage	Benefits Carriers
Cancer Coverage	Pays cash benefits directly to you for initial diagnosis and other medical expenses associated with cancer.	<b>◎</b> Allstate.
Critical Illness Coverage	Group Voluntary Critical Illness pays a lump sum cash benefit of \$10,000 or \$20,000 to help you cover out-of-pocket expenses if you suffer a Critical Illness such as heart attack or stroke.	<b>◎</b> Allstate.
Accident Coverage	Allstate's Group Accident plan pays benefits for expenses associated with an accident and can help protect hard-earned savings should an on or off the job accidental injury occur.	<b>ℳAllstate.</b>
Group Indemnity Medical	Allstate's Group Indemnity Medical coverage helps pay out-of-pocket medical expenses associated with hospital confinements. It provides a cash benefit for initial and daily hospital confinement and daily intensive care confinement.	<b>ℳAllstate.</b>

#### **Disability Income Plans**

Benefit Plan

One of our most valuable assets is our ability to work and earn a paycheck. Disability income provides a paycheck to you in the event you are disabled and cannot work. There are two types of coverage available. These two options can work in harmony with each other to provide both short-term and long-term disability benefits.

**Benefit Coverage** 

Bellett Coverage					
Short-Term Disability  Short-Term Disability protects your paycheck if you cannot work due to off the job illness or injury. You will have the ability to select the amount of coverage that coordinates best with your current sick pay. These benefits start after a short elimination period and pay for the first few months of a disability based on your selected coverage.					
Long-Term Disability protects your income when short-term coverage ends and covers you to Social Security Normal Retirement Age, should you remain disabled.	GROUP BENEFIT SOLUTIONS				
Retirement Planning					
Benefit Coverage	Benefits Carriers				
Retirement Planning  Voluntary Retirement Accounts: 457(b), Roth 457(b), and Roth IRA					
Voluntary Retirement Accounts: 401(k), 457(b), Roth 401(k), Roth 457(b), and Roth IRA					
	Short-Term Disability protects your paycheck if you cannot work due to off the job illness or injury. You will have the ability to select the amount of coverage that coordinates best with your current sick pay. These benefits start after a short elimination period and pay for the first few months of a disability based on your selected coverage.  Long-Term Disability protects your income when short-term coverage ends and covers you to Social Security Normal Retirement Age, should you remain disabled.  Benefit Coverage  Voluntary Retirement Accounts: 457(b), Roth 457(b), and Roth IRA  Voluntary Retirement Accounts: 401(k), 457(b), Roth 401(k), Roth 457(b),				

#### **Other Benefits**

Benefit Plan	Benefit Coverage	Benefits Carriers
Metro Employees Credit Union	To become a member of MECU simply stop by one of their offices, give them a call at (859) 258-3990 or visit online at metroemployeescu.org.	HE NO EMPLOYER
YMCA	The YMCA has waived the joining fee and discounted the membership rates for LFUCG employees (including part-time). Employee rates may vary by location and contract year.	the

**Benefits Carriers** 

## **Contact Information At-A-Glance**

LFUCG Benefits Team					
LFUCG	Benefits questions / Qualifying Events	Tamika Holifield	Phone: 859-258-3056 email: tholifield@lexingtonky.gov		
LFUCG	Benefits questions / Qualifying Events	Amanda Sweeney	Phone: 859-425-2125 email: asweeney@lexingtonky.gov		
LFUCG   FMLA	Shannon Schultze	Phone: 859-425-2123 email: sschultze@lexingtonky.gov			
		FMLA request/inquiries	email: fmlarequests@lexingtonky.gov		
LFUCG	Occ. Health Scheduler	Faye Baron	Phone: 859-258-3036 email: fbaron@lexingtonky.gov		
LFUCG	Manager	Kashene Horton	Phone: 859-258-3066 email: khorton@lexingtonky.gov		
LFUCG	Benefits email	n/a	email: benefitssection@lexingtonky.gov		
<b>₩</b>	Medical Benefits	Anthem 👨 🗓	Customer Service: 1-888-650-4047 www.anthem.com		
OB)	Pharmacy Benefits	Ingenio®	Customer Service: 1-833-288-4294 www.anthem.com		
∋m∈	Dental Benefits	△ DELTA DENTAL®	Customer Service: 1-800-955-2030 www.deltadentalky.com		
	Voluntary Vision Benefits	<b>eye</b> Med	Customer Service: 1-866-299-1358 www.eyemedvisioncare.com		
<b>(2</b> 3)	Health Savings Account / HSA Help Center	Health <b>Equity</b> ®	Customer Service: 1-866-346-5800 www. myhealthequity.com www.healthequity.com/LFUCG		
<b>(4)</b>	Flexible Spending Account	CHARDSNYDER Beneft Sollions	Customer Service: 1-800-982-7715 www.chard-snyder.com		
	Group Life and AD&D Benefits	Prudential	Customer Service: 1-859-685-6588 email: deron.smith@assuredptrnl.com		
	Voluntary Short-Term Disability Benefits	Trustmark	Star Robbins & Co. Claims Support: 1-800-486-7721 www.starrobbins.com		
	Voluntary Long-Term Disability Benefits	GROUP BENEFIT SOLUTIONS	To report a claim: 1-800-362-4462		
<u></u>	Voluntary Cancer, Critical Illness, Accident Assistance & Hospital Indemnity Info.		Star Robbins & Co. Claims Support: 1-800-486-7721		
		( Allstate.	AllIstate Customer Service: 1-800-521-3535		
	Voluntary Individual Term Life / Whole Life / Universal Life	TRANSAMERICA	Star Robbins & Co. Claims Support: 1-800-486-7721  Transamerica Customer Service: 1-888-763-7474		
	Voluntary Universal Life	Trustmark	Star Robbins & Co. Claims Support: 1-800-486-7721  Trustmark Customer Service: 1-877-201-9373		
4	Mission Square Retirement Deferred Compensation	Missi nSquare	Customer Service: 1-800-669-7400 or 1-866-339-8796 Fax: 202-682-6439 www.icmarc.org		
	KY Deferred Comp - 457/401(k)	Kentucky Deferred Comp	Call: 1-800-542-2667 or 1-859-229-9774 Fax: 502-573-4494 www.kentuckyplans.com		
	Kentucky Public Pension Authority (KPPA)	KPPA Kentucky Public Pensions Authority	Customer Service: 1-800-928-4646 www.kyret.ky.gov		