

1025 Ashworth Road West Des Moines, IA 50265

How far will your benefits take you?

Open Enrollment is AUGUST 2 – AUGUST 14

It's time to saddle up for another Open Enrollment.

The City of Abilene is here to help you maintain a good balance between work, family and your overall well-being. That's why we designed our comprehensive benefits package so you can keep your health and finances on track. Open Enrollment is your chance to pick a combination of benefits that best fits your life.

This year, Open Enrollment will run from **August 2 to August 14**. You must login to **benefitsolver.com** during that time to view your options and choose your benefits.



What's new and what's changing this year?

Each year, we examine your benefits closely and make changes so they can work better for you.

Here's what you can expect in 2022:

• There will be a slight increase in premiums for the medical plan and the dental plan. The cost of coverage continues to rise each year, but we were able to keep your price increase at a minimum. We are happy to report that there will be no change to your vision benefits premiums.





We're going digital this year!

The City of Abilene is excited to bring you a new digital experience. This includes a new, interactive website called an "eGuide" that serves as your benefits guide. This new eGuide contains all the same information as last year's guide, but provides that info in a more user-friendly, digital format. The new eGuide features videos that explain your benefits, downloadable documents, and much more. **Scan the QR Code on the right to link to the eGuide**.







Virtual visits through MDLive

Did your child wake up with a sudden fever? Is your spouse complaining of headaches? Are you debating whether you have pink eye or just allergies?

Call MDLIVE! They're available 24 hours a day and can help you with a wide variety of common ailments, including colds, fevers, allergies, aches, pains and more. You'll be connected to a board-certified doctor via videoconference from the comfort of your own home by tablet, phone, or computer. The **MDLIVE** physician can diagnose non-emergency situations, saving you the time and the costs of a trip to urgent care or the ER. MDLIVE physicians can even prescribe medication

Best of all — it's only a \$10 copay for a visit!





Health Flexible Spending Account: What you should know.

A Health Flexible Spending Account, or FSA, allows you to set aside pre-tax dollars to pay for qualified medical expenses. However, it does come with a "use it or lose it rule," meaning you must use your funds by a certain date or they will be forfeited. Here's a timeline you can follow for your FSA account:

- August 2 August 14: Elect whether you want to participate in an FSA in 2022 during Open Enrollment. You must choose how much you want to set aside in this fund, up to \$2,750.
- December 31, 2022: Last day of your 2022 FSA plan year.
- March 15, 2023: Last day of the grace period to incur expenses that you can reimburse from your 2022 FSA amount.
- March 31, 2023: Last day to submit a reimbursement request for your 2022 expenses.

To access your FSA, go to **benefitsolver.com** and click on the "Consumer Accounts" button on the homepage.



Financial Wellness – Smart Dollar

SmartDollar is an online financial wellness program that helps City of Abilene employees better manage their fiscal wellness, set and stick to a budget, get out of debt, and set aside funds to build a future. SmartDollar helps you create an easy-to-follow plan and provides

you with tips from some of the most widely-respected names in money management, including Dave Ramsey, Chriss Hogan, and Rachel Cruze.

Best of all, Smart Dollar is completely free to City of Abilene employees.

You can access Smart Dollar from any device with an internet connection 24 hours a day, seven days a week. Simply visit **smartdollar.com/enroll/cityofabilene**, text COA to 33789, or scan the QR code on the right to set up your account and get started.





Do you prefer to do everything from your phone?

Access all your benefits by downloading the MyChoice[®] Mobile App. You can check your FSA balance and submit receipts for reimbursement. Look up plan details before visiting the doctor's office to see what's covered, and store digital versions of your ID cards so you'll never have to dig through your wallet to find them again. Download the MyChoice Mobile App

from your device's app store and login using your Benefitsolver username and password.



Have questions – talk to Sofia[™]!

Is my child on my healthcare plan? Is this surgery covered by my medical plan? The next time you have a question about your benefits, ask Sofia! She uses powerful artificial intelligence to answer your questions, and the more you chat with her, the more she learns. Sofia is fluent in more than 20 languages, and if she can't answer your question, she can point you in the right direction. Chat with Sofia 24 hours a day on **benefitsolver.com** or on the MyChoice Mobile App.