



Clear eyes. Bright smiles. Healthy lives.





TABLE OF CONTENTS

Enrollment Information.....	3	Life / AD&D Insurance	11
Qualifying Life Event.....	4	Dental Plan.....	12
COBRA.....	5	Vision Plan	13
Medical Plan Information.....	6	Employee Assistance Program.....	14
Medical Plans.....	7	Mexico Benefit Schedule.....	16
Health Savings Account (H.S.A.)	8	MetLife Dental Mobile App	18
Telehealth	9	Core Benefit Rate Sheet.....	19
Mental Wellness Program.....	10	Important Phone Numbers & Websites.....	20

INTRODUCTION

Whether you are a new employee enrolling into your benefits for the first time or considering your benefits during open enrollment, this guide is designed to help you through the process.

The City of Somerton City of Somerton City of Somerton is proud to offer you a broad range of benefit options. You are able to choose from a number of plans including medical, dental, vision, life insurance and voluntary supplement programs. In addition, an employee owned Health Savings Account (HSA) for those enrolled in the HDHP 3300 medical plan option to assist employees in managing their out-of-pocket expenses with before-tax dollars.

Please take the time to read this information and ask questions so you can make the best benefits decisions for yourself and your family.

If you should have any questions:

- 1. Contact the carrier directly. Phone number and website information is on page 20.
- 2. Contact Human Resources / Payroll by phone at 928-722-7400.

This booklet highlights important features of the City of Somerton City of Somerton City of Somerton's benefits for its benefit eligible employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.

Enrollment Information

OPEN ENROLLMENT

Open Enrollment is from **April 24th through May 8th, 2025**. This is your one time per year to make changes.

All benefit eligible employees will be required to make their elections through the enrollment platform. Failure to make elections may result in a loss of coverage.

NEW EMPLOYEES

New Employees have 31 days from your hire date to complete enrollment in the group insurance program. If you have moved from a non-benefits-eligible status to a benefits eligible status, you will have 31 days from the new benefits eligible status date to complete your enrollment. All insurance coverage starts at the first of the month.

Remember, if elections are not made within the 31-day initial period of eligibility, you will be required to wait until **Annual Open Enrollment** or until a **Qualifying Life Event** takes place. Late Enrollees will be required to complete an evidence of insurability form for voluntary life insurance. You may be turned down for these benefits if you do not enroll within your first 31 days as a new hire.

PRE-TAX VS POST-TAX DEDUCTIONS

Pre-Tax Dollars: Your insurance premiums are paid with money deducted from your gross wages prior to any tax calculations. This reduces your tax liability and is a more efficient way to pay for premiums. Those employees that elect to enroll in the Supplemental Life Insurance option will have their monthly premium(s) for that benefit deducted on a post-tax basis.





Qualifying Life Event

The elections that you make during Open Enrollment or at initial benefits eligibility will remain in effect for the plan year (July 1, 2025 – June 30, 2026). During that time, if your life or family status changes as per the recognized events listed below, you are permitted to revise your benefits coverage to accommodate your new status. You may make benefits changes by contacting the Human Resources Department and providing the proper documentation.

IRS regulations govern which circumstances allow you to make changes to your benefits, which benefits you can change and what kinds of changes are permitted.

- All changes must be consistent with the qualifying life event.
- In most cases, you cannot change your benefit plan, but may modify the level of your coverage (in other words, you can add or delete dependents, enroll or dis-enroll yourself or dependents, but not switch insurance carriers or plans).

Any changes in benefit levels must be completed within 31 days of the qualifying life event.

QUALIFYING LIFE EVENTS LIST

Marital Status Changes

- Marriage
- Death of spouse
- Divorce
- Spouse gains or loses coverage from another source
- Spouse employer's Open Enrollment

Covered Dependent Changes

- Birth or adoption of a child
- Death of dependent child
- Dependent becomes ineligible for coverage



COBRA

In most cases, if your employment ends, benefits will terminate on the last day of the month in which you stopped working. Benefits will end on the day of termination in cases of employee fraud.

Through federal legislation known as the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you may choose to continue coverage by paying the full monthly premium cost plus an administrative charge of 2%.

Each individual who is covered by a City of Somerton City of Somerton benefit plan immediately

preceding the employee's COBRA event has the right to continue his or her medical, dental, and/or vision plans.

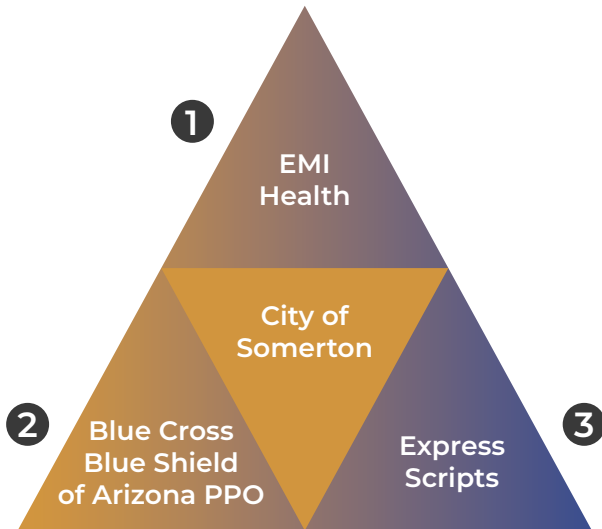
The right to continuation of coverage ends at the earliest of the date:

- you, your spouse or dependents become covered under another group health plan; or,
- you become entitled to Medicare; or,
- you fail to pay the cost of coverage; or
- your COBRA Continuation Period expires.





Medical Plan Information



- 1** The company that will provide medical insurance and process claims for City of Somerton
- 2** The network City of Somerton will use for hospitals and physicians within Arizona.
- 3** The company that will manage pharmacy benefits for the City of Somerton.

SUMMARY

Medical benefits provide you and your family access to quality health care. City of Somerton offers three medical plans with different coverage levels from which to choose. All plans are provided through EMI Health. EMI Health contracts with Blue Cross Blue Shield of Arizona to use their PPO Network in Arizona, with claims processing and customer service being provided by EMI Health.

To search for an Blue Cross Blue Shield of Arizona PPO provider please go to emihealth.com. Select "Provider Search" along the upper part of the home page. Select "Care Plus" then click on the Blue Cross Blue Shield of Arizona network logo. Choose your plan (Arizona PPO). From here, you will enter your location and search for providers and facilities.

To contact EMI Health, please go to emihealth.com or contact them at 800.662.5851.

EMI HEALTH

800.662.5851
emihealth.com



Medical Plans

	HDHP 3300* with HSA	PPO 5000	PPO 1500
	In Network	In Network	In Network
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Calendar Year	Unlimited	Unlimited	Unlimited
Deductibles			
Individual	\$3,300	\$5,000	\$1,500
Family	\$6,600	\$10,000	\$3,000
Coinsurance	10%	10%	0%
Out-of-Pocket Maximum			
Individual	\$6,000	\$6,600	\$3,250
Family	\$12,000	\$13,200	\$6,500
Hospital Services			
Inpatient Hospital	Deductible, then 10%	Deductible, then 10%	Deductible, then 0%
Outpatient Hospital	Deductible, then 10%	Deductible, then 10%	Deductible, then 0%
Emergency Room	Deductible, then 10%	\$450 Copay	\$350
Urgent Care	Deductible, then 10%	\$75 Copay	\$60 Copay
Routine Services			
Office Visit	Deductible, then 10%	\$25 Copay	\$25 Copay
Specialist Visit	Deductible, then 10%	\$75 Copay	\$50 Copay
Preventive Care	Covered in Full	Covered in Full	Covered in Full
Lab & X-Ray (Freestanding Facility)	Deductible, then 10%	\$25 Copay OR Deductible, then 10%	\$25 Copay OR Deductible, then 0%
Drugs			
Tier 1	Deductible, then 10%	\$15 Copay	\$15 Copay
Tier 2	Deductible, then 10%	\$55 Copay	\$55 Copay
Tier 3 & 4	Deductible, then 10%	\$100 Copay OR \$200 Copay	\$100 Copay OR \$200 Copay
Specialty	Deductible, then 10%	\$60, \$110, \$160 OR \$210 Copay	\$60, \$110, \$160 OR \$210 Copay
Mail Order / 90-Day Retail Retail (Tiers 1-4)	Deductible, then 10%	2x Copays	2x Copays

***The City of Somerton will contribute \$1,400 annually (\$116.67 per month) to those employees that enroll in the HDHP 3300 w/ HSA plan.**



Health Savings Account (H.S.A.)

If you choose to enroll in the High Deductible Health Plan (HDHP), you will have an H.S.A. provided by HealthEquity. An H.S.A. is a tax advantaged savings and spending account that can be used to pay for qualified health care expenses.



THERE ARE TWO COMPONENTS TO AN H.S.A.-BASED COVERAGE PLAN:

1. A qualified health plan is the insurance component that provides medical coverage for you and your family. This health plan includes a deductible of \$3,300 for individuals and \$6,600 for family coverage.
2. An H.S.A. with HealthEquity which may be funded by pre-tax payroll contributions from you, the City or both.

The City contributes \$1,400 annually to an employee's H.S.A. when enrolled in the HDHP. The funds will be contributed in equal monthly installments of \$116.67. This contribution will be pro-rated for new hires throughout the year.

HOW AN H.S.A. WORKS:

1. Enroll in the HDHP 3300 offered by the City of Somerton.
2. Contribute to your H.S.A. by payroll deductions (The City's contribution counts toward these maximum contribution amounts):

Up to \$4,300 for an individual

or

\$8,550 for a family in 2025

An additional \$1,000 if you are age 55 or older.



The money contributed to the account is yours to keep and will roll over year after year – no 'use it or lose it' rule!

3. With your H.S.A. debit card, use those funds to pay for qualified expenses such as:

- copays
- deductibles
- doctors, hospitals
- chiropractic
- dental treatment
- hearing aids
- glasses/ contacts
- prescriptions

H.S.A. ELIGIBILITY

To make tax-free contributions to an H.S.A., the IRS requires that:

- You are covered by an H.S.A.-qualified plan (such as the HDHP 3300)
- You have no other health coverage (such as other health plan, Medicare, military health benefits, medical FSAs)
- You are not eligible to be claimed as a dependent on someone else's taxes

Telehealth

SIMPLIFY YOUR LIFE

Access doctors and therapists by phone, video, or app

HEALTHIESTYOU COMPLETE BUNDLE

Get Care Now (General Medical)

\$0/unlimited visits

Talk to a doctor in minutes, 24/7
for non-emergency conditions

Mental Health (myStrengthComplete)

\$0/unlimited visits

Build an ongoing relationship with a
therapist or psychiatrist of your choice by
appointment 7 days a week, telecoach-
ing, crisis intervention, digital programs

Dermatology

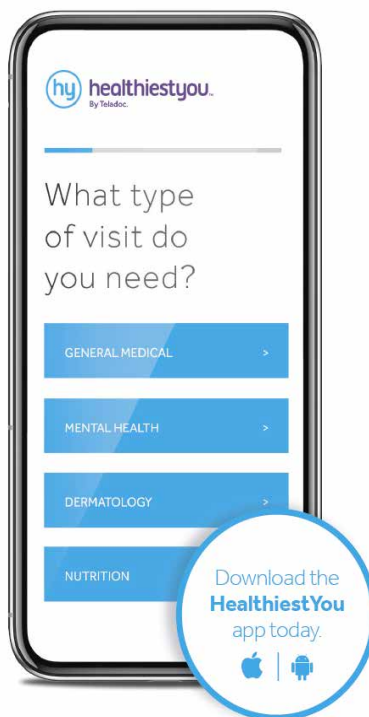
\$0/unlimited visits

Upload images of a skin condition and
received a personalized treatment plan
within 2 business days

Expert Medical Advice

\$0/unlimited visits

Our world-renowned medical experts can answer any medical questions, double-check a diagnosis, help you decide
on a treatment plan or provide guidance about a surgery



Nutrition

\$0/unlimited visits

Talk to a registered dietitian for a per-
sonalized nutrition plan or help man-
aging a condition like diabetes or high
blood pressure

Neck & Back Care

\$0/unlimited visits

Relieve your neck and back pain
through guided videos with a
certified health coach

**Download the app for
access to free and easy
healthcare**

Teladoc Health, Inc., encompasses consumer brands: Teladoc, Best Doctors, Advance Medical, and HealthiestYou. Although the data contained in this document has been produced from sources believed to be reliable (as referenced herein), no warranty expressed or implied is made regarding accuracy, adequacy, completeness, legality, reliability, or usefulness of any information. Teladoc Health, Inc., shall not be held liable for any improper or incorrect use of the information described and/or contained herein and assumes no responsibility for anyone's use of the information. Further, inclusion of data derived from other sources does not constitute an endorsement by Teladoc Health, Inc. It is the responsibility of the user to evaluate the content and usefulness of information obtained from other sites.

HealthiestYou is now part of Teladoc Health, the global leader in virtual care.

Teladoc Health, Inc., on its own behalf and on behalf of its affiliates and/or wholly owned subsidiaries including but not limited to Best Doctors, Inc.; HealthiestYou, Inc.; Teladoc Physicians, P.A., and Teladoc Behavioral Health, P.A. (collectively referred to as "Teladoc Health," "we," "us," or "our"), owns and operates the websites located at W\W\Teladoc.com, www.bestdoctors.com, www.askbestdoctor.com, members.bestdoctors.com, www.healthiestyou.com, and various mobile applications (collectively, the "site" or "sites"). Through these sites we operate various on line services that enable eligible individuals ("members") to receive various types of healthcare information and telehealth services ("services"). The sites also have public portions that allow anyone to educate themselves on the services available from Teladoc Health. IOE-2078_249105700_07272018



CITY OF
SOMERTON

Mental Wellness Program

Introducing myStrength®, your mental wellness program through HealthiestYou



With MyStrength you get:



Personalized plan. Answer a series of questions, and we'll create a plan designed just for you.



Teletherapy your way. Connect with a licensed therapist of your choice by appointment seven days a week from the comfort of home.



Recommended activities and content. Explore skillbuilding tools and resources based on your ongoing needs and preferences.

READY TO GET STARTED?

Login to your profile using the HealthiestYou mobile app or member website and chose the Start Your Journey link from the Mental Health tile on the main dashboard!



Download the app for access to healthcare on the go: member.healthiestyou.com



HealthiestYou is now part of Teladoc Health, the global leader in virtual care. Teladoc Health, Inc., on its own behalf and on behalf of its affiliates and/or wholly owned subsidiaries including but not limited to Best Doctors, Inc.; HealthiestYou, Inc.; Teladoc Physicians, P.A.; and Teladoc Behavioral Health, P.A. (collectively referred to as "Teladoc Health," "we," "us," or "our"), owns and operates the websites located at www.teladoc.com, www.bestdoctors.com, www.askbestdoctor.com, members.bestdoctors.com, www.healthiestyou.com and various mobile applications (collectively, the "site" or "sites"). Through these sites we operate various online services that enable eligible individuals ("members") to receive various types of healthcare information and telehealth services ("services"). The sites also have public portions that allow anyone to educate themselves on the services available from Teladoc Health.

Life / AD&D Insurance

**The City of Somerton
pays 100% of the cost of
the Term Life and AD&D.**

BASIC LIFE INSURANCE AND AD&D

The City of Somerton pays 100% of the cost of this MetLife Group Term Life Insurance Plan.

\$50,000 of Life and Accidental Death & Dismemberment (AD&D) coverage for each benefit eligible employee is provided by the district.

Life insurance provides protection for those who depend on you financially. Your need varies greatly due to age, number of dependents, dependent ages and your financial situation. Accidental Death and Dismemberment (AD&D) benefits provide a benefit to you or your beneficiary if you are seriously injured or die in an accident.

VOLUNTARY LIFE / AD&D INSURANCE

You may also elect to purchase additional life insurance from MetLife for yourself. If you choose this option for yourself, you will also be able to purchase additional life insurance for your spouse and/or children..

- Employee \$10,000 increments to a maximum of \$500,000 or 5x annual earnings.
- Spouse \$5,000 benefit increments to a maximum of \$100,000 not to exceed 50% of the employee coverage.
- Children ages 6 months+ may select either \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000 coverage amounts not to exceed 50% of the employee coverage.

INITIAL ELIGIBILITY: If you are electing an amount above the Guaranteed Issue amount of \$100,000 for yourself (\$25,000 for your spouse, if applicable), you **MUST** complete an Evidence of Insurability (EOI) within 5 days of submitting your completed enrollment.

EMPLOYEES ENROLLING AFTER INITIAL ELIGIBILITY AT TIME OF HIRE (LATE ENTRANTS) or EMPLOYEES REQUESTING TO INCREASE COVERAGE: Any amount of coverage elected requires Evidence of Insurability (EOI). You **MUST** complete an Evidence of Insurability (EOI) within 5 days of submitting your completed enrollment.

****Rates for adding the Voluntary Life / AD&D Benefit are available to you in the materials provided by Human Resources and in the online enrollment portal.**





Dental Plan

The MetLife dental plan includes preventive services and office visits.

METLIFE

	In Network
Annual Deductibles	
Individual	\$50
Family	\$150
Annual Plan Maximum	\$2,000
Based on the plan year	
Benefits	
Type I - Diagnostic & Preventive (e.g. exams, cleanings and x-rays)	100% In / 80% Out
Type II - Basic Service (e.g. fillings, oral surgery)	80% In / 60% Out
Type III - Major Services (e.g. crowns, bridges, dentures)	50% In / 40% Out
Orthodontic Benefits (for children up to age 19)	
Lifetime Maximum	50% to \$1,000
Lifetime Deductible	N/A
Other Benefits	
Periodontic Coverage	80% In / 60% Out
Endodontic Coverage	80% In / 60% Out



MetLife allows International Dental Claims to be submitted for processing and will pay as Out-of-Network. Be sure to submit an itemized bill from the dentist if you utilize this option.

*While benefits are available out of network, a non-contracted provider may balance bill for services. You will pay less when using an in-network provider.

Vision Plan

All standard lenses are covered.



METLIFE

	In Network	Out of Network
Exam	\$10 Copay	Reimbursed to \$45
Frequency	Every 12 Months	Every 12 Months
Lenses		
Single/Bifocal/Trifocal/	Covered 100% after \$25 copay	Reimbursed to \$30 - \$100 depending on lens
Lenticular		
Frequency	Every 12 Months	Every 12 Months
Frames	\$130 Allowance after \$25 Copay	Reimbursed to \$70
Frequency	Every 24 Months	Every 24 Months
Contact Lenses	\$130 Allowance after \$25 Copay	Reimbursed to \$105
(In lieu of all other lens and frame benefits)	Every 12 Months	Every 12 Months
Lasik Surgery	15% off Retail	

*While benefits are available out of network, a non-contracted provider may balance bill for services. You will pay less when using an in-network provider.



Employee Assistance Program

PROFESSIONAL SUPPORT AND GUIDANCE FOR EVERYDAY LIFE

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a

little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.

EXPERT ADVICE FOR WORK, LIFE, AND YOUR WELL-BEING

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

CONVENIENT AND CONFIDENTIAL HELP WHEN YOU WANT IT, HOW YOU WANT IT

Your program includes up to 5 in person, phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call 1-888-319-7819 to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select "Employee Assistance Program" when prompted. You'll immediately be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to metlifeeap.lifeworks.com,
user name: metlifeeap and password: eap

ANSWERS TO IMPORTANT QUESTIONS

Are Employee Assistance Program services confidential?

Yes. Any personal information provided to LifeWorks stays completely confidential.*

How do I get help?

Getting professional help is just a phone call away. Simply call 1-888-319-7819 to speak with a counselor or to schedule an in person, phone or video conference appointment. These services are available 24 hours a day, 7 days a week.

When is the right time to call?

That's up to you. Counselors are here whenever you need them —whether you simply need to talk or want guidance on something you are going through.

Is my Employee Assistance Program included with my MetLife coverage?

Yes. There is no cost to you because your employer pays for the services provided within our program. While we offer a broad range of services, there may be some assistance that's not included. You can still work with counselors for these services by arranging to pay for them directly.



Help is always at your fingertips.

Our mobile app makes it easy for you to access and personalize educational content important to you.

Search "LifeWorks" on iTunes App Store or Google Play. Log in with the user name: **metlifeeap** and password: **eap**



*MetLife and LifeWorks abide by federal and state regulations regarding duty to warn of harm to self or others. In these instances, the consultant may have a duty to intervene and report a situation to the appropriate authority.

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details. EAP services provided through an agreement with LifeWorks US Inc. (LifeWorks by Morneau Shepell). LifeWorks is not a subsidiary or affiliate of MetLife.

Does the program have any limitations?

While we offer a broad range of services, we may not cover all services you may need. Your Employee Assistance Program does not provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

When you need some support,
we're here to help.



Phone
1-888-319-7819



Web
metlifeeap.lifeworks.com
user name **metlifeeap**
and password **eap**



Mobile App
user name **metlifeeap**
and password **eap**



Mexico Benefit Schedule

MEDICAL SCHEDULE OF BENEFITS

SiarMed Medical Network

Annual Maximum..... **unlimited**
(per individual per calendar year)

Coinsurance **100%/0%**

*Services must be provided by a Mexico Panel Provider. Services received from a non-participating doctor or facility will not be covered.

Basic Benefits:	Co-pay
Doctor Office Visits	\$5 copay
Specialist Office Visits	\$5 copay
Combined Annual Maximum benefit	
Laboratory and X-Ray	\$5 copay
Outpatient Hospital Charges/Emergency room	\$150 copay
Outpatient Surgical Facility Fees	\$25 copay
Family Planning	
Consultation	\$5 copay for first visit, then no charge
Tubal Ligation (No reversals)	\$50 copay
Inpatient Care	
Hospital Confinement of 18 hours or more	\$50 copay
Hospital Miscellaneous	Included
Preventative Health Care	
Consultation and Office Visit	Included
Mammogram	Included
Pap Test	Included
Prostate Test	Included
Prescriptions:	
Generic Drugs	\$2 copay
Brand Name Drugs only if generic is not available	\$5 copay

* Maximum benefit per Calendar year**

* Drugs considered "Over the Counter" are not Covered under the Plan. Specialty Drugs Not Covered. Generic drugs will be dispensed at all times except in the event that there is no Generic available, then the Brand name drugs will be dispensed.



DENTAL SCHEDULE OF BENEFITS

SiarMed Dental Network

Maximum Benefit While Insured

\$1,125 SiarMed Network ; \$2,250 US Dental Provider Per Calendar Year \$5,000 Per Lifetime

Benefit	Co-Payment Requirements
ORAL EXAMS: (effective upon enrollment)	\$0
Examination (initial episode)	
Office Visit for medication, observation and temporary correction of accidental injuries to natural teeth or supporting structures (post operative visits and visits where a permanent correction procedure is performed are not applicable).	
CLEANINGS-ROUTINE PROPHYLAXIS: (effective upon enrollment)	
Children to age 14 (each treatment)	\$0
Adults and children over age 14 (treatment to include scaling and polishing) (each treatment)	\$0
Topical application of sodium fluoride-Includes cleaning (only children under age 14 years)	\$0
X-RAYS AND PATHOLOGY: (effective upon enrollment)	
Single film	\$0
Additional film (up to and including a total of 13 films each) \$2 per film	
EXTRACTIONS:	\$5
Uncomplicated (single extraction includes routine post operative visits)	\$5
Each additional tooth (includes routine post-operative visits)	\$5
Surgical removal of erupted teeth	\$5
Post-Operative visit (sutures and complication)	\$5
IMPACTED TEETH:	
Removal of tooth (soft tissue)	\$10
Removal of tooth (partially bony)	\$10
Removal of tooth (completely bony)	\$10

Benefit	Co-Payment Requirements
RESTORATIVE DENTISTRY: (effective after 4 months continuous enrollment)	
Amalgam Restorations Primary Teeth:	
Cavities involving one tooth surface	\$10
Cavities involving two tooth surface	\$5
Cavities involving three or more tooth surfaces	\$5
Amalgam Restorations Permanent Teeth:	
Cavities involving one tooth surface	\$5
Cavities involving two tooth surface	\$5
Cavities involving three or more tooth surfaces	\$5
ENDODONTICS-ROOT CANALS:	
Pulp Capping	\$10
Therapeutic Pulpotomy (in addition to restoration each treatment)	\$10
Vital Pulpotomy	\$10
Remineralization (each, temporary restoration) each tooth	\$10
ROOT CANALS	
Single rooted canal therapy	\$10
Bi-rooted canal therapy	\$10
Tri-rooted canal therapy	\$10
PERIODONTIC:	
Emergency treatment (periodontal abscess, acute Periodontitis, etc.)	\$10
Subgingival curettage, root planning (each quadrant)	\$10
Gingivectomy each quadrant (includes post surgical visits)	\$10
PROSTHETICS:	
Complete maxillary denture	\$10
Partial maxillary denture	\$10
Complete mandibular denture	\$10
Partial mandibular denture	\$10



MetLife Dental Mobile App



Dental information available through the MetLife Mobile App

Viewing your dental plan just got easier with the MetLife Mobile App.¹



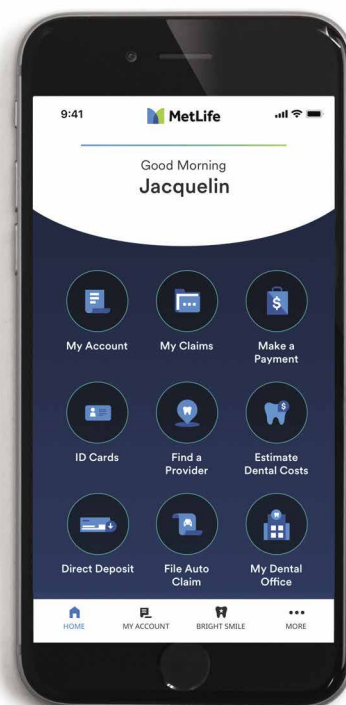
You can:

- Find a dentist
- [Get estimates for most procedures enhanced to display personalized, plan specific costs and additional information such as percent covered, applicable deductible, Plan Maximum and Frequency Limits]
 - Both in-network and out-of-network estimates available] **PPO Plan Only**
- View your plan summary with quick links to important information on deductibles and Plan Maximums as well as Covered Services
- View detailed coverage information for your dental policy such as benefit sharing percentage, applicable deductibles, Plan Maximum and Frequency Limits
- View your claims
- Track your brushing and flossing
- Access and save ID card to photo library or mobile app

It's easy! Search "MetLife" at iTunes App Store or Google Play to download the MetLife US Mobile App, or scan the QR codes. Search our network of thousands of dentists and specialists to find a provider near you.

Or log-in to MyBenefits to access your plan information.¹

It's available 24 hours a day, seven days a week.



1. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Core Benefit Rate Sheet

Use this worksheet to provide a general estimate of your benefits costs for the upcoming plan year. This is a great place to start planning for your, and your family's, health and wellness for the next year.

MONTHLY INSURANCE RATES FOR 2025-2026 PLAN YEAR

	HDHP 3300 W/HSA**	PPO 5000	PPO 1500	DENTAL	VISION
EMPLOYEE ONLY	\$0.00	\$0.00	\$125.40	\$0.00	\$0.00
EMPLOYEE & SPOUSE	\$276.73	\$282.74	\$552.61	\$11.14	\$2.98
EMPLOYEE & CHILD(REN)	\$207.55	\$212.06	\$445.81	\$13.92	\$2.06
EMPLOYEE & FAMILY	\$507.34	\$518.36	\$908.62	\$27.64	\$5.33

** The City of Somerton will pay \$116.67/month to the Health Savings Account (H.S.A.) of those enrolled in the HDHP 3300 plan.

SIARMED MEXICO PLAN MONTHLY RATES

If waiving EMI medical and electing SiarMed:

Employee Only Coverage	\$0.00
Employee + up to 4 dependents	\$52.00
(employee pays additional \$10/dependent if 5+ dependents are enrolled)	

If electing EMI medical and electing SiarMed:

Employee Only Coverage	\$52.00
Employee + up to 4 dependents	\$142.00
(employee pays additional \$10/dependent if 5+ dependents are enrolled)	



CITY OF SOMERTON

Important Phone Numbers & Websites

EMI Health

Medical

BCBS of AZ Network

800.662.5851

emihealth.com

HealthEquity

Health Savings Account

866.346.5800

healthequity.com

HealthiestYou

Telemedicine

Please download the HealthiestYou app today to access all of the benefits available to you and your family.

MetLife EAP

Employee Assistance Program

888.319.7819

metlifeeap.lifeworks.com

and/or

Download the "LifeWorks" app

username: metlifeapp

password: eap

MetLife

Dental / Vision / Life

800.942.0854 or 800.MET.LIFE

metlife.com/mybenefits

SiarMed

Mexico Medical and Dental Network Plans

52-653-536-3542

www.siarmed.com.mx

Human Resources / Payroll

Terri Trujillo

territrujillo@somertonaz.gov

Jennifer Valtierra

jennifervaltierra@somertonaz.gov

ABOUT THIS BOOKLET

This booklet highlights important features of the City of Somerton City of Somerton City of Somerton's benefits for its benefit eligible employees. While efforts have been made to ensure the accuracy of the information presented, in the event of any discrepancies your actual coverage and benefits will be determined by the legal plan documents and the contracts that govern these plans.



Capital Financial

14614 N. Kierland Blvd., Suite N220

Scottsdale, AZ 85254

Office / 480.347.0926

Fax / 480.360.6417