



CITY OF SANTA FE



*Looking out for you
... and your family*

Employee Benefits Guide - July 1, 2024 to June 30, 2025

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City of Santa Fe Self-Funded Health Plan:

The health insurance plan that the City of Santa Fe offers to you is a self-funded plan. Self-funded means that the medical insurance premium that is deducted from your paycheck and the amount that the City contributes on your behalf, is used to pay the cost of medical and prescription claims that are incurred by everyone on the plan.

The benefit of having a self-funded plan is, when the amount of premiums collected in a plan year is more than the cost of claims, the difference remains in the City's health fund and is used to build a cash reserve. That reserve can be used to absorb costs in a plan year where the cost of claims is greater than the amount of premiums collected or to absorb rising premium costs because of rising medical costs.

The success of our health insurance benefit depends on each of us, as employees, understanding that our premium cost is directly impacted by how we all utilize the health plan. Below are some things that you can do to help protect one of the most important benefits that you and your family receive:

- Get to know your health plan. Use this Benefit Guide as an assistant. Log onto to <https://my.cigna.com/> for more information regarding your coverage. Use your online tools to your benefit.
- Use your benefits wisely and appropriately. Make sure that you know if your providers are contracted with Cigna's network before you receive services. Remember, there is a difference between your provider taking Cigna and being contracted or networked with Cigna. If you do choose to use a non-contracted, non-networked provider, be aware that you will have higher out of pocket costs than if you used a contracted, networked provider.
- Use the 24/7 Nurse Hotline (Care 24) for after hours, non-life threatening conditions. The number is 1-800-244-6224. Register for the Cigna mobile app.
- Take advantage of your annual physical benefit (paid at 100%, no copay, no deductible). Preventive medical care and early identification of potential health issues helps you and your family to remain healthy.

Join in on the City's Wellness Program. There are a number of activities that are designed to help you and your family members meet your wellness goals such as; incentives, contests, classes, and more. Use the Prescription Mail Order program for savings on prescriptions costs. This helps both you and the plan. Log onto <https://my.cigna.com/>.

- Remember, misuse of the plan or insurance fraud directly hurts those who contribute to the plan - you and your co-workers.

Eligibility

All classified employees working at least 20 hours per week are eligible for employee benefits. Your benefits will be effective on the first of the month following your date of hire.

Eligible Dependents

Your eligible dependents include your legally married spouse, domestic partner and unmarried or married children (including stepchildren and adopted children) to age 26. Coverage may be available for a mentally or physically disabled child age 26 or older. Requirements for such coverage and documentation of disability depend on the insurance carrier.

Qualifying Life Event

Selections made during enrollment may not be changed until the next enrollment period unless you have a qualified family status change and notify the City's Benefits Administrator within 30 days of that change. A qualified family status change includes but is not limited to:

- Marriage, legal separation, annulment or divorce
- Birth or adoption of a child or the addition of a dependent Loss of eligibility of a dependent child - age 26
- Death of a spouse or dependent
- Termination or commencement of spouse's employment

Proof of a qualified family status change must be provided when you request a change in your enrollment. Coverage may be delayed or denied if proof is late or not provided.

Employee Self Service (ESS) Portal

How to Activate Employee Self Service (ESS) Account

PROCEDURE

1 Visit: cityofsantafenemployees.munisselfservice.com/

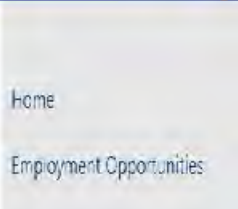
To begin, please visit:

<https://cityofsantafenemployees.munisselfservice.com/>

Or, link to the website using the QR Code:



2 Select the Log In icon (arrow and door) located in the upper right corner:



3 At the login screen:

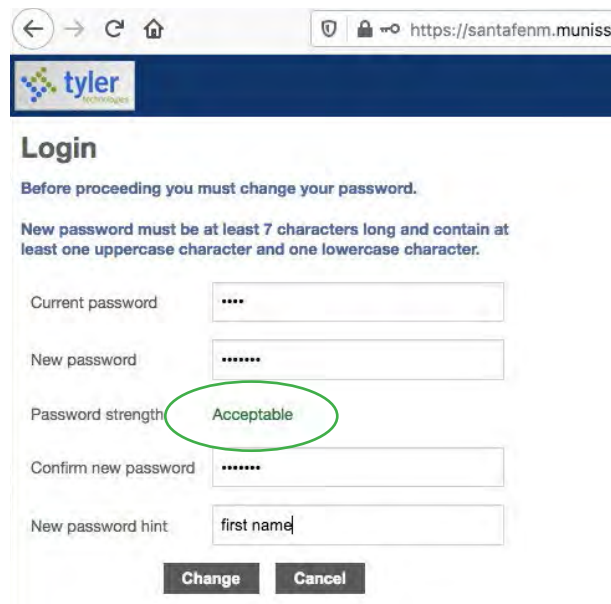
At the login screen, enter your Munis Employee ID for your user name and the initial password is the last our digits of your SSN.



4 The system will then prompt you to change your password

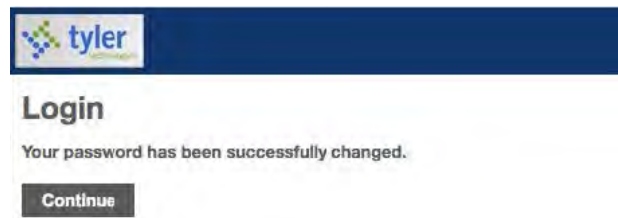
The system will then prompt you to change your password. Please note: Your password must contain letters and numbers

and must be 6 or more characters total. If your password is "acceptable" in strength, the system will return a green text label as indicated below.



5 "Your password has successfully change."

Once you've successfully changed your password, the system will return the following message:



6 Access Employee Portal Service

Once you've successfully changed your password, the system will return the following message:

7 Select Employee Self Service

Select the Employee Self Service option to access your personalized City of Santa Fe Employee Self Service portal.

If you need assistance with accessing your account, please email EUS@santafenm.gov.

Medical Benefits

Administered by Cigna

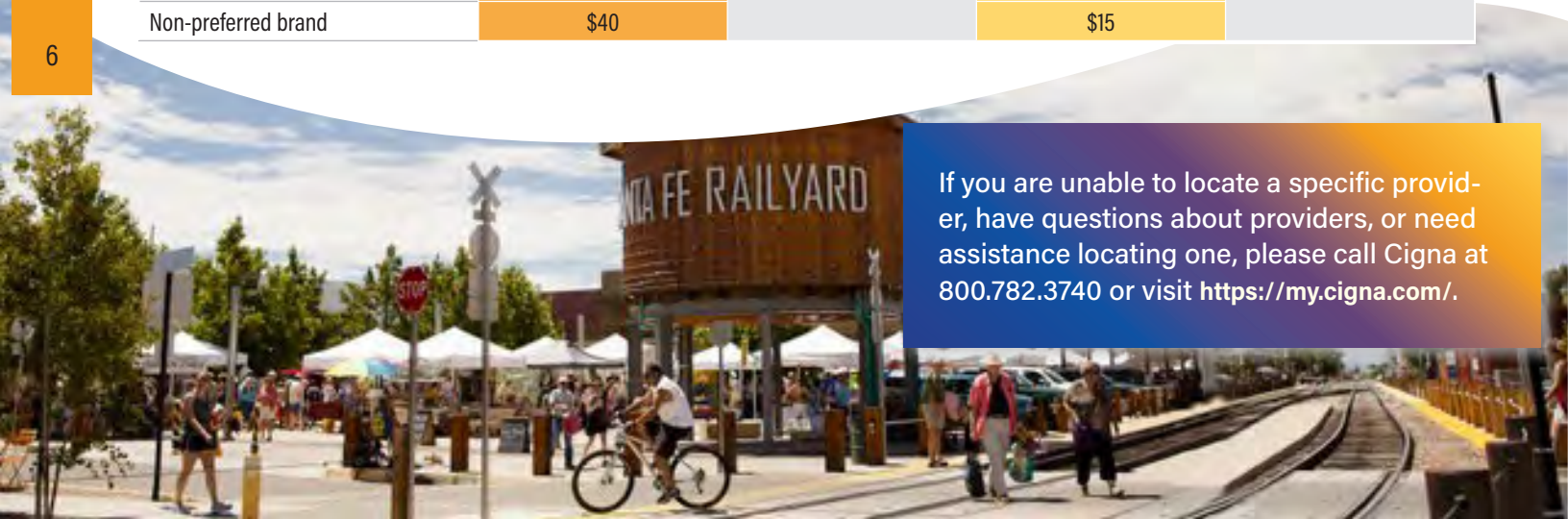
We recognize that medical benefits are important to our employees, so City of Santa Fe's medical plans provide

comprehensive coverage for you and your family. City of Santa Fe offers plans through Cigna which provides you with coverage In-Network and Out-of-Network.

Premium Plan

Benefit Provisions	Premium Plan for all other employees		Premium Plan for Fire Union	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Individual: \$0 / Family: \$0	Individual: \$300 / Family: \$600	Individual: \$0 / Family: \$0	Individual: \$300 / Family: \$600
Out-of-Pocket Maximum	Individual: \$2,500 / Family: \$5,000	Individual: \$5,000 / Family: \$10,000	Individual: \$2,500 / Family: \$5,000	Individual: \$5,000 / Family: \$10,000
Coinsurance	After copays, plan pays 100%	You pay 50%	After copays, plan pays 100%	You pay 50%
Primary care visit	\$25 per visit	Deductible then 50%	\$10 per visit	Deductible then 50%
Specialist visit	\$40 per visit	Deductible then 50%	\$10 per visit	Deductible then 50%
Virtual visits	Plan pays 100%	Not Covered	Plan pays 100%	Not Covered
Preventive Care / Screening / Immunization	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Diagnostic test (x-ray, blood work)	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Imaging (CT/PET scans, MRIs)	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Inpatient facility fee (hospital room)	\$350 per admission	Deductible then 50%	\$250 per admission	Deductible then 50%
Inpatient physician/ surgeon fees	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Outpatient facility fee (ambulatory surgery center)	\$200 per visit	Deductible then 50%	\$75 per visit	Deductible then 50%
Outpatient physician/ surgeon fees	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Emergency room care	\$175		\$125	
Urgent care	\$40		\$10	
Prescription Drug Coverage Retail (30-day supply)				
Generic	\$10	Not Covered	\$10	Not Covered
Preferred brand	\$20		\$15	
Non-preferred brand	\$40		\$15	

FY 2025 Employee Benefits Guide



If you are unable to locate a specific provider, have questions about providers, or need assistance locating one, please call Cigna at 800.782.3740 or visit <https://my.cigna.com/>.

Medical Benefits

Administered by Cigna

Core Plan

Benefit Provisions	Core Plan for all other employees		Premium Plan for Fire Union	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Individual: \$250 / Family: \$500	Individual: \$500 / Family: \$1,000	Individual: \$100 / Family: \$200	Individual: \$300 / Family: \$600
Out-of-Pocket Maximum	Individual: \$1,250 / Family: \$2,500	Individual: \$5,000 / Family: \$10,000	Individual: \$1,250 / Family: \$2,500	Individual: \$5,000 / Family: \$10,000
Coinsurance	You pay 10%	You pay 50%	You pay 10%	You pay 50%
Primary care visit	\$20 per visit	Deductible then 50%	\$15 per visit	Deductible then 50%
Specialist visit	\$35 per visit	Deductible then 50%	\$15 per visit	Deductible then 50%
Virtual visits	Plan pays 100%	Not Covered	Plan pays 100%	Not Covered
Preventive Care / Screening / Immunization	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Diagnostic test (x-ray, blood work)	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Imaging (CT/PET scans, MRIs)	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Inpatient facility fee (hospital room)	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Inpatient physician/ surgeon fees	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Outpatient facility fee (ambulatory surgery center)	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Outpatient physician/ surgeon fees	Deductible then 10%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Emergency room care	\$175		\$175	
Urgent care	\$35		\$35	
Prescription Drug Coverage				
Retail (30-day supply)				
Generic	\$10	Not Covered	\$10	Not Covered
Preferred brand	\$25		\$20	
Non-preferred brand	\$45		\$40	

Glossary

What is a copay? For some services – like doctor’s office visits – you are required to pay a flat fee per visit. This fee is called a copay, or copayment, and is due at the time of service.

What is a deductible? Some services require you to pay a certain level of qualified expenses out of your own pocket before plan benefits begin – like

Inpatient Hospital. The amount you are required to pay is called a deductible.

What is Coinsurance? For some services, you pay a percentage of covered charges usually after the annual deductible has been satisfied. This is known as coinsurance.

Medical Benefits

Administered by Cigna

HRA Plan

Benefit Provisions	HRA Plan for all other employees		HRA Core Plan for Fire Union	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Individual: \$1,500 / Family: \$3,000	Individual: \$3,000 / Family: \$6,000	Individual: \$1,500 / Family: \$3,000	Individual: \$300 / Family: \$600
Out-of-Pocket Maximum	Individual: \$3,000 / Family: \$6,000	Individual: \$6,000 / Family: \$12,000	Individual: \$3,000 / Family: \$6,000	Individual: \$5,000 / Family: \$10,000
Coinsurance	Deductible then 20%	You pay 50%	Deductible then 20%	You pay 50%
Primary care visit	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Specialist visit	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Virtual visits	Plan pays 100%	Not Covered	Plan pays 100%	Not Covered
Preventive Care / Screening / Immunization	Plan pays 100%	Deductible then 50%	Plan pays 100%	Deductible then 50%
Diagnostic test (x-ray, blood work)	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Imaging (CT/PET scans, MRIs)	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Inpatient facility fee (hospital room)	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Inpatient physician/ surgeon fees	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Outpatient facility fee (ambulatory surgery center)	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Outpatient physician/ surgeon fees	Deductible then 20%	Deductible then 50%	Deductible then 20%	Deductible then 50%
Emergency room care	\$225		\$225	
Urgent care	\$50		\$50	
Prescription Drug Coverage Retail (30-day supply)				
Generic	\$15	Not Covered	\$15	Not Covered
Preferred brand	\$30		\$30	
Non-preferred brand	\$60		\$60	

Health Reimbursement Agreement (HRA)

Available Only with Value HRA

The Value HRA plan has a significantly higher deductible than the Premium and Core medical plan offering. The money in your HRA can be used to help you satisfy some of the deductible. If there are HRA funds available after your deductible has been met, those funds can be used to reimburse you for HRA Contributions co-payments or

coinsurance for covered health services. Any unused funds up to \$1,500 for Employee Only \$500 single and \$3,000 for family in your HRA will roll-over for use in subsequent years (up to Employee + Family \$1,000 three years).

HRA Contributions

Employee Only	\$500
Employee + Family	\$1000

Glossary

What is Annual Out-of-Pocket? Your annual Out of Pocket Maximum is your safety net. If an unexpected expense arises, or you just end up spending more than you planned in a given year, the out-of-pocket maximum is the most you

will have to pay before the plan pays 100% of all eligible expenses for the remainder of the year.

Examples of your out-of-pocket expenses are Copays (including RX), Deductibles, and Coinsurance. You are responsible to pay these amounts at the time of service.

Medical Benefits

All Medical Plan Summary FY25

In Network	Premium Plan	Core Plan	HRA Plan	Premium Plan Fire Union	Core Plan Fire Union	HRA Plan Fire Union
Individual	\$0	\$250	\$1,500	\$0	\$100	\$1,500
Family	\$0	\$500	\$3,000	\$0	\$200	\$3,000
Coinsurance	N/A	10%	20%	N/A	10%	20%
OOP - Ind	\$2,500	\$1,250	\$3,000	\$2,500	\$1,250	\$3,000
OOP - Fam	\$5,000	\$2,500	\$6,000	\$5,000	\$2,500	\$6,000
PCP Copay	\$25	\$20	Ded + 20%	\$10	\$15	Ded + 20%
Specialist	\$40	\$35	Ded + 20%	\$10	\$15	Ded + 20%
Lab Services	Plan pays 100%	Plan pays 100%	Ded + 20%	Plan pays 100%	Plan pays 100%	Ded + 20%
X-Ray - Office	Covered Same as physician services office visit	Covered Same as physician services office visit	Covered Same as physician services office visit	Covered Same as physician services office visit	Covered Same as physician services office visit	Covered Same as physician services office visit
X-Ray - Facility	Plan pays 100%	Ded + 10%	Ded + 20%	Plan pays 100%	Ded + 10%	Ded + 20%
MRI, PET, CT	Plan pays 100%	Ded + 10%	Ded + 20%	Plan pays 100%	Ded + 10%	Ded + 20%
ER Copay	\$175	\$175	\$225	\$125	\$175	\$225
Urgent Care	\$40	\$35	\$50	\$10	\$35	\$50
Outpatient	\$200	Ded + 10%	Ded + 20%	\$75	Ded + 10%	Ded + 20%
Inpatient	\$350	Ded + 10%	Ded + 20%	\$250	Ded + 10%	Ded + 20%
Acupuncture, Chiro, Naprapthy	\$50 24 day limit	Ded + 10% 24 day limit	Ded + 20% 24 day limit	\$10 24 day limit	Ded + 10% 24 day limit	Ded + 20% 24 day limit
Massage Therapy	\$50 6 day limit	Ded + 10% 6 day limit	Ded + 20% 6 day limit	\$10 6 day limit	Ded + 10% 6 day limit	Ded + 20% 6 day limit
Physical, Speech, Occupational Therapy	\$20 30 day limit	Ded + 10% 30 day limit	Ded + 20% 30 day limit	Plan pays 100% 30 day limit	Ded + 10% 30 day limit	Ded + 20% 30 day limit
Pharmacy Benefit						
Generic RX	\$10	\$10	\$15	\$10	\$10	\$15
Formulary Rx	\$20	\$25	\$30	\$15	\$20	\$30



Dental Benefits

Regular, professional dental care is not only essential to good health, it can also prevent the need for serious surgeries and other procedures to teeth and gums. City of Santa Fe offers a comprehensive dental insurance program through Cigna Dental. With this plan, you can visit any licensed

dentist in the United States. Your out-of-pocket costs will generally be lower if you see a dentist who participates in the Cigna network. If you utilize non-participating dentists you are responsible for the difference between Cigna's reimbursement schedule and the amount the dentist charges.

Dental Benefits

Annual Calendar Year Maximum

Calendar Year Deductible (Single/Family)

Diagnostic and Preventive Services

Diagnostic and Preventive Services – exams, cleanings, topical fluoride, and space maintainers

Emergency Palliative Treatment – to temporarily relieve pain

Sealants – to prevent decay of permanent teeth

Brush Biopsy – to detect oral cancer

Radiographs – images

Basic Services

Minor Restorative Services – fillings

Endodontic Services – root canals

Periodontic Services – to treat gum disease

Periodontal Maintenance – cleanings following periodontal therapy

Oral Surgery Services – extractions and dental surgery

Other Basic Services – misc. services

Major Services

Crown Repair – to individual crowns

Major Restorative Services – crowns

Relines and Repairs – to bridges, dentures, and implants

Prosthodontic Services – bridges, dentures, and implants

TMD Treatment – medically necessary treatment of the disorder of the temporomandibular joint, including diagnostic imaging

Orthodontic Services

Orthodontic Lifetime Maximum

Orthodontic Benefit

	Cigna Dental In-Network	Cigna Dental Out-of-Network*
	You Pay	You Pay
Annual Calendar Year Maximum	\$1,500	\$1,500
Calendar Year Deductible (Single/Family)	\$50 / \$150	\$50 / \$150
Diagnostic and Preventive Services		
Diagnostic and Preventive Services – exams, cleanings, topical fluoride, and space maintainers	No charge	No charge
Emergency Palliative Treatment – to temporarily relieve pain		
Sealants – to prevent decay of permanent teeth		
Brush Biopsy – to detect oral cancer		
Radiographs – images		
Basic Services		
Minor Restorative Services – fillings	Deductible then 20%	Deductible then 20%
Endodontic Services – root canals		
Periodontic Services – to treat gum disease		
Periodontal Maintenance – cleanings following periodontal therapy		
Oral Surgery Services – extractions and dental surgery		
Other Basic Services – misc. services		
Major Services		
Crown Repair – to individual crowns		
Major Restorative Services – crowns		
Relines and Repairs – to bridges, dentures, and implants		
Prosthodontic Services – bridges, dentures, and implants		
TMD Treatment – medically necessary treatment of the disorder of the temporomandibular joint, including diagnostic imaging		
Orthodontic Services		
Orthodontic Lifetime Maximum	\$1,500	\$1,500
Orthodontic Benefit	You pay 50%, No deductible	You pay 50%, No deductible

*Selecting a Non-Participating Provider may result in higher out-of-pocket expenses, even when there is no change in Benefit level between in-network and out-of-network Benefits. Non-Participating Providers do not accept Delta Dental's Maximum Approved Fees as payment in full. You will be financially responsible for balance billed amounts, or amounts that exceed the Non-Participating Provider's reimbursement.

Find an In-Network Provider
 To find a Cigna Dental provider, visit <https://my.cigna.com/> or call 877.395.9420. At your appointment, tell them you are on a Cigna Dental plan.

Vision Benefits

To locate a participating provider, visit <https://my.cigna.com/> or call 800.877.7195

Administered by Cigna Vision

Vision coverage is provided through Cigna Vision, a national network of participating doctors that enables you and your dependents to receive vision care and prescription eye

wear. If you decide to see a provider who is not part of the Cigna Vision network, you will pay more out-of-pocket and the plan will provide a lower level of coverage.

Benefit	Description	Copay
Your Coverage with a Cigna Vision Provider		
Well Vision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Every 12 months 	\$10
Prescription Glasses		
Frames	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • \$150 allowance for featured frame brands • 20% savings on the amount over your allowance • Every 24 months 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every 24 months 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 35-40% on other lens enhancements • Every 24 months 	\$0 \$80 - \$90 \$120 - \$160
Contacts (Instead of glasses)	<ul style="list-style-type: none"> • \$130 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) • Every 24 months 	Up to \$60
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> • Extra Savings • Extra \$20 to spend on featured frame brands. • 30% savings on additional glasses and sunglasses, including lens enhancements, from the same Cigna Vision provider on the same day as your WellVision Exam. Or get 20% from any Cigna Vision provider within 12 months of your last Vision Exam. 	
	Retinal Screening <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a Vision Exam 	
	Laser Vision Correction <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities • After surgery, use your frame allowance (if eligible) for sunglasses from any Cigna Vision doctor 	

Your Coverage with Out-of-Network Providers

Get the most out of your benefits and greater savings with a Cigna Vision network doctor. Your coverage with out-of-network providers will be less or you'll receive a lower level of benefits. Visit <https://my.cigna.com/> for plan details.

Exam up to \$45	Lined Trifocal Lenses up to \$80
Frame up to \$71	Progressive Lenses up to \$75
Single Vision Lenses up to \$55	Contacts up to \$105
Lined Bifocal Lenses up to \$65	

Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with Cigna Vision, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.

Medical, Dental & Vision Premiums

Rates Effective July 1, 2025

MEDICAL - AFSCME/POA/Non Union

Premium			
Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$473.96	\$362.58	111.38
Employee + Spouse	\$984.63	\$753.25	\$231.38
Employee + Child(ren)	\$928.74	\$710.51	\$218.23
Employee + Family	\$1,132.84	\$866.62	\$266.22

MEDICAL - FIRE UNION

Premium			
Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$523.35	\$400.37	\$122.98
Employee + Spouse	\$1,087.20	\$831.72	\$255.48
Employee + Child(ren)	\$1,025.48	\$784.50	\$240.98
Employee + Family	\$1,250.86	\$956.93	\$293.93

Core

Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$452.78	\$346.49	\$106.39
Employee + Spouse	\$940.57	\$719.55	\$221.02
Employee + Child(ren)	\$884.25	\$661.16	\$203.09
Employee + Family	\$1,082.15	\$827.85	\$254.30

Core

Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$499.94	\$382.48	\$117.46
Employee + Spouse	\$1038.57	\$794.53	\$244.04
Employee + Child(ren)	\$954.27	\$730.03	\$224.24
Employee + Family	\$1,194.86	\$914.08	\$280.78

HRA

Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$386.68	\$311.68	\$75.00
Employee + Spouse	\$805.54	\$616.25	\$189.29
Employee + Child(ren)	\$741.29	\$567.08	\$174.21
Employee + Family	\$927.56	\$709.60	\$217.96

HRA

Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$384.27	\$309.27	\$75.00
Employee + Spouse	\$889.48	\$680.47	\$209.01
Employee + Child(ren)	\$818.52	\$626.19	\$192.33
Employee + Family	\$1,024.23	\$783.53	\$240.70

DENTAL - All Employees

Level of Coverage	Total	City Contribution	Employee Contribution
Employee	\$18.59	\$12.09	\$6.50
Employee + Spouse	\$35.20	\$22.88	\$12.32
Employee + Child(ren)	\$31.23	\$20.31	\$10.92
Employee + Family	\$47.32	\$30.76	\$16.56

VISION - All Employees

Level of Coverage	FY22 Employee Contribution
Employee	\$3.69
Employee + Spouse	\$7.39
Employee + Child(ren)	\$7.46
Employee + Family	\$11.91

Notes: All rates are reflective of a per period amount.

Your Prescription Plan

Administered by Cigna

You can also expect:

- 24/7 access to all your prescription information on MyCigna
- Programs and tools to help get the most out of your pharmacy coverage
- Access to Cigna's national network of retail pharmacies
- Medications delivered right to your door, refill reminders and more through Cigna Home Delivery Pharmacy
- Coverage for most FDA-approved prescription medications

Get the most out of your pharmacy plan:

- Register for MyCigna. View plan details, account balances and claims history for yourself and your covered family members, access your ID card and track Cigna Home Delivery Pharmacy** orders and request refills. Use the MyCigna app for easy on-the-go access whenever you need it.
- Learn which medications the plan covers. Review your drug list with your doctor to see if lower-cost options may be right for you.
- Find out how to save money. Use the Drug Cost tool on MyCigna, under the Estimate Health Care Costs Tab, to learn how much your medication may cost and view lower-cost alternatives, if available. The amount you'll pay depends on if your medication is a generic, preferred brand or non-preferred brand. (Generics are approved by the U.S. Food and Drug Administration (FDA). They have the same strength and active ingredients as brand name medications, but often cost much less.)
- Get 24/7 help with specialty medications. Do you have questions about your specialty medications such as side effects, drug interactions or how to handle or store them? Call us anytime, 24 hours a day, seven days a week at the number on your Cigna ID card.

Looking for a retail pharmacy?

Go to our online directory for a list of network pharmacies, and other health care providers in the Cigna.

MyCigna Registration & Login

Instructions to register for and log in to the Cigna Guided Solutions Customer

Portal for a first-time customer:

1. <https://my.cigna.com>
2. Click the GO button in the Log-in Here Section
3. Click the Register Now button
4. Enter your personal details in each of the fields on the Enter Personal Details tab and Click next.
5. The Confirm Your Identity tab opens.
6. Enter your Social Security number and click NEXT.
7. The Create User ID tab opens
8. Create your user ID and password, enter your email address, select your security questions and answers, and then click Next.

NOTE: If you receive an error after you enter your Social Security number and click next, make sure that you have correctly entered your personal details on the Enter Personal Details Tab. You can click the previous button to go back to the Enter Personal Details tab, verify your information, make any changes necessary, and then continue the process. If you continue to have difficulties, please contact your Human Resources Benefits Administrator at humanresources@santafenm.gov.

The Cigna Corporation has created a MyCigna login page for customers that have bought services from MyCigna doctors and Cigna insurance providers. Not only do customers have access to a web page for MyCigna for Health Assessment, but they can also download a MyCigna app from the App Store, Google Play, Kindle Fire or BlackBerry World. Customers access the Cigna login page and go through a quick, three step MyCigna sign in process. Those who do not have <https://my.cigna.com/> log-in credentials can register for an account, which will take just an additional few minutes.

Basic Life and Accidental Death & Dismemberment (AD&D)

Administered by Cigna

City of Santa Fe offers all eligible employees Life and Accidental Death & Dismemberment (AD&D) coverage at no cost to the employee. Life coverage allows the beneficiary of your choice to collect a payment upon your death. AD&D

coverage allows the beneficiary of your choice to collect a payment should you die or experience some other qualified loss as the result of an accident. Please note that benefit amount is different for different classifications of employees.

Benefit Amount	A flat \$10,000 for all employees working 20+ hours	\$20,000 in AD&D Insurance*
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*** In compliance with New Mexico State Law, if you are an active full-time undercover officer your benefit's will Paid by the City vary. Please see your Human Resources Department for details.**

Cost to You:
Paid by the City



Voluntary Life & Accidental Death & Dismemberment (AD&D)

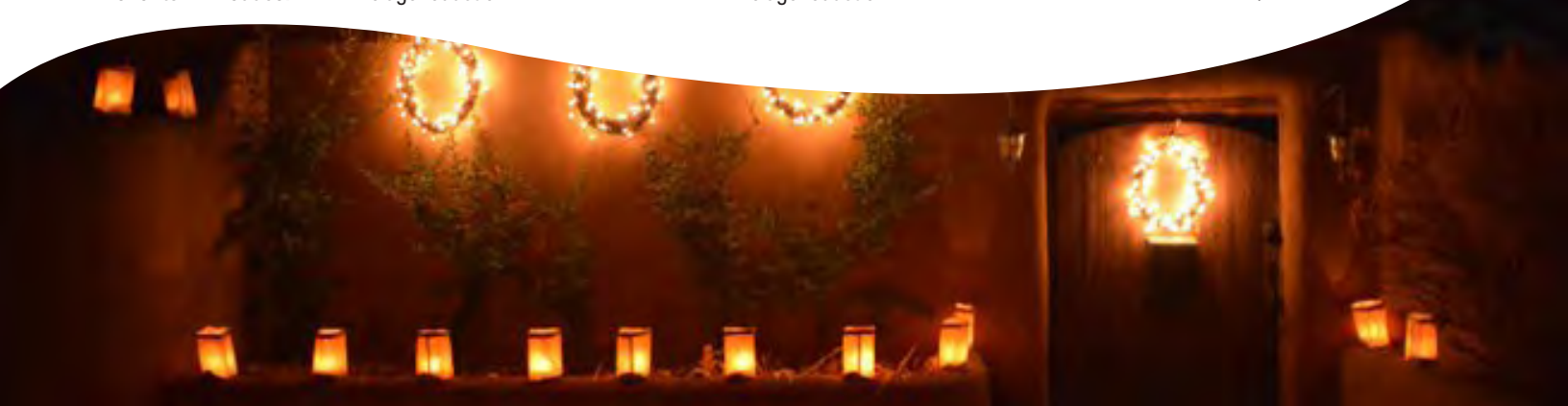
Administered by Cigna

City of Santa Fe offers all eligible employees the opportunity to elect Supplemental Life and Accidental Death & Dismemberment (AD&D) coverage for themselves and their eligible dependents. Life coverage ensures that the beneficiary of your choice receives a payment upon the covered member's death. AD&D coverage ensures that the benefi-

ciary of your choice receives a payment should the covered member die or experience some other qualified loss as a result of an accident. Participation is entirely voluntary, and employees are responsible for paying the full amount of the monthly premium for themselves and their enrolled dependents.

Voluntary Life Coverage		Insurer Pays	
	Employee	Spouse	Child (ren)
Amount	Voluntary Benefit 2, 3, 4 or 5 times Annual Compensation rounded to the nearest \$1,000, if not already a multiple thereof. Guaranteed Issue Amount: the greater of a) or b) below: a) \$365,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan Maximum Benefit: the lesser of 5 times Annual Compensation or \$500,000	Basic Benefit \$5,000 Guaranteed Issue Amount: \$5,000 for both spouse and domestic partner	Basic Benefit \$5,000 Voluntary Benefit Units of \$2,000 Maximum Benefit: \$10,000
Minimum Benefit Amount	\$10,000	\$5,000	\$1,000
Maximum Benefit Amount	\$500,000, limited to 5 times your annual salary Employees age 70 and older, maximum benefit is \$50,000	50% of the Employee's Voluntary Life Insurance Benefit amount Guaranteed Issue Amount: the greater of a) or b) below: a) \$50,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan	\$10,000
Guarantee Issue for Newly Eligible Employee	\$100,000	\$25,000	All Dependent Child benefits are Guaranteed Issue.

Voluntary AD&D Coverage		Insurer Pays	
	Employee	Spouse	Child (ren)
Amount	Benefit amount equal to the life amount elected	Benefit amount equal to the life amount elected	Benefit amount equal to the life amount elected
Benefits will reduce:	No age reduction	No age reduction	N/A



Employee Supplemental Tax Fringe Benefit

Administered by Cigna

The City of Santa Fe cares deeply about its employees and has always offered the most comprehensive insurance packages available. As aforementioned the City of Santa Fe offers an employee supplemental insurance through Life Insurance of North America, where the City contributes funds on behalf of the employee. This allows our employees to have lower rates, build coverage, and guarantees a certain amount of coverage.

In 2020, the Internal Revenue Services (IRS) audited the City of Santa Fe. New York Life employee supplemental insurance benefit was evaluated during this audit and it was found that the City's contributions into the supplemental insurance were deemed taxable. As a result, it was determined that this benefit is a taxable fringe benefit. This means that the value of this benefit is now added to the taxable income for employees who opted to receive this benefit.

Due to the structure of this benefit, it is important to understand that the taxable amount will vary from employee-to-employee.

Pursuant to the IRS Publication 15-B, the following factors are taken into consideration to calculate the taxable income:

- Amount of coverage over the limit (\$50,000)
- Employee age
- Total annual employee contributions toward the coverage
- IRS taxable valuation of cost per \$1,000 of protection

Based on the above factors, the IRS taxable valuation is reduced by the employee's contributions toward the coverage. The remaining amount (if applicable) is the annual taxable income value that is required by the IRS to be added to an employee's taxable income.

Legal Plan

Administered by MetLaw®

The City provides you with a legal plan from MetLaw so you have the professional legal help you need to protect yourself and your loved ones from legal difficulties. No matter what kind of legal situation you face, you can depend on your Legal Plan membership to save you money and worry.

MetLife company, offers a voluntary benefit that provides you with convenient, professional legal counsel. Through payroll deductions, employees get access to MetLaw, which provides fully covered legal advice and representation for most personal legal matters (employment and business related matters are excluded from coverage).

MetLaw legal plan covers some of the most frequently needed personal legal matters, such as:

- General Phone Advice and Office
- Consultations
- Wills and Estate Planning
- Document Review and Preparation
- Home and Real Estate Matters
- Debt and Identity Theft Matters
- Defense of Civil Lawsuits
- Traffic Defense
- Juvenile Court Matters
- Family Law
- Elder-Care



Flexible Spending Accounts (FSA)

Administered by Cigna

City of Santa Fe offers Flexible Spending Accounts through Cigna. This benefit allows you to pay for your out-of-pocket medical, dental, vision expenses and dependent care expenses with pre-tax dollars and lowers your tax liability.

If you currently contribute to the Flexible Spending Plan, you must re-enroll each year. You are not automatically re-enrolled.

Health Care

The Health care Account enables you to reimburse yourself for out-of-pocket expenses that are not paid by other plans, such as medical, dental and vision plan copays and deductibles. Items used to maintain general health, such as vitamins and toothpaste are not eligible expenses. With the Healthcare Account you may be reimbursed at any time during the plan year, so you do not have to wait until the money has been deducted from your pay to use it. The maximum contribution is \$3,050 per year.

If you currently contribute to the Flexible Spending Plan, you must re-enroll each year. You are not automatically re-enrolled.

Dependent Care

The Dependent Day Care Account allows you to pay for certain dependent care expenses with tax free dollars. Care can be for your dependent children under age 14, or other dependents who meet the requirements set by the federal government. The maximum contribution is \$5,500 per year. With dependent care expenses, you must wait until you have accumulated the funds in your FSA before you can be reimbursed.

Plan	Annual Maximum Contribution	Examples of Covered Expenses
Health Care Flexible Spending Account	\$3,050	Copays, deductibles, orthodontia, eyeglasses, etc.*
Dependent Care Flexible Spending Account	\$5,500	Daycare payments

**See IRS publications 502 and 503 for a complete list of covered expenses.*

If you have additional questions, please visit <https://my.cigna.com/> or call 800.950.0105.

NOTE: Consult with tax representative if your spouse also makes Dependent Care FSA contributions.



Lifetime Pension Plan

Administered by PERA

One of the most important benefits you receive as a public employee is membership in the Public Employees Retirement Association of New Mexico. PERA provides a lifetime pension when you retire and a lifetime pension for your beneficiary as well, if one is chosen.

Overview

PERA is a defined benefit plan. That means both you and your employer contribute a certain percentage (you from your salary, employer from its funds) towards your retirement. Benefits are paid when certain age and service credit eligibility requirements are met, regardless of the amount of member contributions paid into the plan. Your benefit will also increase if you are eligible for a Cost-of-Living Adjustment (COLA).

PERA administers two tiers of benefits:

- TIER 1 – you are in tier 1 if you were hired for the first time on or before June 30, 2013; had member contributions on account as of June 30, 2013; or were retired as of June 30, 2013.
- TIER 2 – you are in tier 2 if you were a new member hired on or after July 1, 2013.

Different plan benefits are applied to each tier. Beyond normal retirement requirements PERA also provides benefits for members who must leave service before retirement age because of a disability.

Defined Benefit Plan

PERA is a 401(a) qualified government plan governed by the New Mexico Public Employees Retirement Act. A public employer affiliated with PERA must deduct employee contributions each pay period from the employee's wages. These contributions are paid into the PERA member contribution fund. The employer also must pay employer contributions into the PERA employers accumulation fund each pay period. Member contributions to PERA are generally not taxed while you are making contributions. Benefits and contributions are taxed when you receive the money either as a monthly pension or through a refund. Because PERA is a defined benefit plan, you are guaranteed life-long monthly benefits after retirement. Benefits are paid when certain age and service credit eligibility requirements are met, regardless of the amount of member contributions paid into the plan. The contributions you make over your career are paid out in pension benefits in the first 3 - 4 years of retirement. Pension payments for the rest of your lifetime are funded by contributions and earnings on PERA investments. PERA also provides disability retirement, a benefit rarely offered in the private sector. For more info, visit: <https://www.nmpera.org/>.



PERA Rates

Current Rates FY 2025

	Employee Contributions	Employer Required Contributions	Employer Pick-Up	Total Employer Contributions
Municipal Plan 3	3.9125%	10.8000%	11.7375%	22.5375%
Municipal Plan 3 for employees earning <25K annually	3.2875%	10.8000%	9.8625%	20.6625%
Police Plan 5	9.4000%	20.1500%	9.4000%	29.5500%
Fire Plan 5	5.0500%	22.9000%	15.1500%	38.0500%

Deferred Compensation

Administered by Voya

Nationwide has been helping public sector employees, like you, invest for retirement for more than 30 years. We've developed tools and services that can help as you work toward your retirement goals:

- Educational materials
- Local Retirement Specialists to answer your questions face-to-face or over the phone
- Free of charge
- Non-commissioned

- On-site investment and retirement seminars
- The My Interactive Retirement PlannerSM and other tools and calculators
- For information, or to enroll or manage your account, visit the Plan's official website at:

<https://login.voya.com/voyassoui/index.html?domain=perasmartsave.voya.com#/login-pweb>



Employee Assistance Program (EAP)

Administered by Cigna

Just when you think you have it figured out, along comes a challenge. But with Cigna, you have confidential support. Every step of the way. We offer you the Employee Assistance & Work/Life Support Program. Whether your challenges are big or small, this program can help.

You and your household members can:

- Read education materials on work or life topics.
- Access interactive health and wellness tools.
- Learn how to better balance work and life.
- Explore our stress toolkit. It includes assessment tools,
- Articles and stress management techniques.

This program can help you find a solution, and restore your peace of mind. Contact any day, any time at 1-877-622-4327 or login to <https://my.cigna.com/>. Have your employer ID number handy: cityofsantafe

Additional EAP Benefits

Whether you elect for Cigna Medical benefits or not, all employees and their dependents are eligible to receive three (3) free counseling sessions per plan year.

Call the toll free number and let the agent know you are a City of Santa Fe employee, or a dependent of a City of Santa Fe employee, or access online and Cigna EAP will help you connect with a counselor.

To continue services, Cigna will assist and co-pays will apply based on medical plan coverage selected.

Assistance is available in the following areas.

Emotional Health

Learn how to manage stress, address depression and anxiety, cope with illness, and adjust to life challenges. Get referrals to licensed counselors for in-person or virtual short-term counseling assistance, marriage issues, parenting, childcare, and domestic violence.

Home Life Referrals

Get help with the demands of home and work through resources and referrals for child care, senior care, adoption, pet care, home repairs, and more.

Legal Services

Our legal services provide access to a nationwide network of participating law firms and attorneys, all in good standing with their local bar associations. Get an initial, no-cost consultation and a discount on legal fees for help with family law, real estate concerns estate planning, and more. Identity theft consultation services are also available. *Legal consultations related to employment-related matters are not available under this program.

Financial Services

Facing financial issues on your own can be overwhelming. Our EAP can connect you with financial consultants by phone for help with a range of financial concerns such as budget, debt consolidation, retirement planning, and more. Job and Career Support - Get tips for managing work-related stress and change, professional development, and other concerns.

Also, employees have access to live and on-demand webcasts throughout the year on a variety of topics!



The City of Santa Fe Wellness Program

Wellness Program Overview

The City of Santa Fe offers a robust wellness program and encourages all employees to participate. The Wellness Program offers:

- Employee Recreation Center Benefit (access to three City of Santa Fe Facilities for you and your eligible dependents):
- Monthly Fitness and Nutrition challenges
- Health and Wellness education and classes
- Incentives to engage employees to improve health status
- Annual Health and Wellness Fair and luncheon

Stay up to date through your City email!

Recreation Center Memberships

Criteria for Recreation Center memberships:

- Must be a current City of Santa Fe employee enrolled in Cigna Health Care Coverage
- Must complete a Health risk assessment and a Biometric screening
- To complete a Health risk assessment, you can log on or register on <https://my.cigna.com/>, click on the Wellness tab at the top of the page, select My Health Assessment, and click Take my Health Assessment
- Cigna will email an acknowledgment of completion. Please forward to humanresources@santafenm.gov
- Must complete a risk and liability form
- Must provide current Cigna card ID for each individual on the health care coverage
- Must provide a copy of Driver's License
- Please contact humanresources@santafenm.gov for the required Recreation Center Benefit paperwork

Once Employee Membership

Requirements have been fulfilled

- Employee and adult dependents can submit their completed Recreation Center Benefit paperwork to humanresources@santafenm.gov
- You can also stop into the Human Resources office in City Hall to drop off the paperwork
- Recreation Benefits are set up based on the next available pay period and therefore enrollment may require up to two weeks to take effect
- Once you are registered you will be able to access your photo and membership card

Recreation Benefits are a Taxable Fringe Benefit

This means that Recreation Benefits have been added to the taxable income for employees who receive this benefit. Package cost for Employee + Children and Employee + Family = \$707.00

- The estimated yearly tax for this plan = \$55.00
- Pay period tax amount = \$2.29
- Package cost for Employee + one Child and Employee + Spouse/Domestic Partner = \$643.00
- The estimated yearly tax for this plan = \$49.00
- Pay period tax amount = \$2.04
- Package cost for Employee only = \$378.50
- The estimated yearly tax for this plan = \$29.00
- Pay period tax amount = \$1.20
- Employees will need to sign a Tax Acknowledgment letter if receiving the recreation benefit

Eligible Wellness Centers:

- The Genoveva Chavez Center
- Fort Marcy Recreational Complex
- Salvador Perez Recreational Complex

Renewing Recreation Memberships for the Second Year

Must participate in two City Sponsored Wellness Events such as:

- Fitness Classes (i.e. yoga classes)
- Health Classes (i.e. healthy cooking classes)
- Wellness Program Events (Health Fair)
- Cigna Webcasts classes which you can access at (www.cigna.com/EAPwebcasts)

Who is Eligible for these benefits?

Family members of City employees such as:

- Spouse must also complete the same requirements as the City Employee
- Adult family member (over 18,) covered by Cigna Health Insurance, same requirements of City Employee
- Children under 18, who are covered by Cigna Health Insurance



Paid Leave

The City of Santa Fe Offers:

- 11 paid holidays plus 1 additional ½ day holiday.
- 1 Personal Holiday each calendar year to eligible employees
- 1 day of Wellness Leave each calendar year to eligible employees
- Up to 2 hours a week of Physical and Mental Fitness Leave to eligible employees
- Generous Annual and Sick Leave accruals on a graduated earning schedule

Wellness Leave and Physical and Mental Fitness Leave

The City continues making efforts to highlight mental health in the workplace and wellness resources to all City employees.

The Governing Body approved a resolution establishing a two (2) year pilot program to support the physical and mental wellbeing of employees, as introduced by Councilor Amanda Chavez and Councilor Chris Rivera.

This resolution allows for a two (2) year pilot program to include a temporary addition to the personnel rules.

The temporary rule addition will allow for the following:

- One (1) day of Wellness Day Leave
 - » Classified full-time and part-time, exempt, and term employees shall be eligible each calendar year for one (1) wellness day.

- » This category of leave is designed to be used for mental health and wellness.
- » Rule 13.91 will provide greater detail surrounding this benefit.
- Up to two (2) hours per week of Physical and Mental Fitness Leave
 - » Classified full-time, exempt, and term employees may be eligible for two (2) hours per week of Physical and Mental Fitness Leave for physical and mental fitness activities.
 - * Physical and mental fitness activities are activities that promote physical and/or mental well-being including physical exercise (for example, bicycling, walking, jogging, yoga, weight training, swimming, tennis, volleyball, softball and racquetball), health risk appraisals, wellness screenings, fitness testing, mindfulness and meditation exercises, healthy eating classes, nutrition consultation, health behavior change coaching, and smoking cessation classes.
 - » To participate, eligible employees shall request through the flexible work arrangement application form/process.
 - » This category of leave is designed to promote fitness and wellness.
 - » Rule 13.92 will provide greater detail surrounding this benefit.

Annual Leave Accruals

AFSCME and Non Union			
Years of Service	Accrual Rate	Accrual Per Pay Period	Carryover
0-1	4.62%	3.70	192.19
1-5	5.77%	4.62	240.03
5-10	6.73%	5.38	279.97
10-15	7.69%	6.15	319.90
15-20	8.65%	6.92	359.84
20+	9.62%	7.70	400.19

Fire Non Union 2912 Schedule			
Years of Service	Accrual Rate	Accrual Per Pay Period	Carryover
0-1	5.77%	Depends on schedule	336.00
1-5	7.01%	Depends on schedule	408.00
5-10	8.17%	Depends on schedule	476.00
10-15	9.34%	Depends on schedule	544.00
15-20	10.51%	Depends on schedule	612.00
20+	11.68%	Depends on schedule	680.00

Exempt At Will			
Years of Service	Accrual Rate	Accrual Per Pay Period	Carryover
0-1	7.69%	6.15	All unused annual leave
1-5	8.65%	6.92	All unused annual leave
5+	9.62%	7.70	All unused annual leave

Police Union			
Years of Service	Accrual Rate	Accrual Per Pay Period	Carryover
1-5	6.06%	4.85	252.00
5-10	7.02%	5.62	292.00
10-15	8.03%	6.42	334.00
15-20	9.18%	7.34	382.00
20+	10.34%	8.27	430.00

Fire Union 2080 Schedule		
Years of Service	Accrual Per Pay Period	Carryover
1-5	4.62	330.00
5-10	5.38	385.00
10-15	6.15	440.00
15-20	6.92	495.00
20+	7.69	550.00

Fire Union 2912 Schedule		
Years of Service	Accrual Per Pay Period	Carryover
1-5	7.85	561.00
5-10	9.15	654.50
10-15	10.46	748.00
15-20	11.77	841.50
20+	13.08	935.00

Sick Leave Accruals

AFSCME and Non Union		
Years of Service	Accrual Rate	Accrual Per Pay Period
0-1	3.46%	2.77
1-5	4.62%	3.70
5-10	5.38%	4.30
10-15	6.15%	4.92
15-20	6.92%	5.54
20+	7.66%	6.13

Fire Non Union 2912 Schedule		
Years of Service	Accrual Rate	Accrual Per Pay Period
0-1	4.60%	Depends on schedule
1-5	5.36%	Depends on schedule
5-10	6.25%	Depends on schedule
10-15	7.14%	Depends on schedule
15-20	8.04%	Depends on schedule
20+	8.93%	Depends on schedule

Exempt At Will		
Years of Service	Accrual Rate	Accrual Per Pay Period
0+	7.69%	6.15

Police Union		
Years of Service	Accrual Rate	Accrual Per Pay Period
1-5	4.62%	3.69
5-10	5.38%	4.31
10-15	6.15%	4.92
15-20	6.92%	5.54
20+	7.64%	6.12

Fire Union 2080 Schedule	
Years of Service	Accrual Per Pay Period
1-5	3.73
5-10	4.31
10-15	4.92
15-20	5.54
20+	6.12

Fire Union 2912 Schedule	
Years of Service	Accrual Per Pay Period
1-5	6.00
5-10	7.00
10-15	8.00
15-20	9.00
20+	10.00

Flexible Work Arrangements

Workplace flexibility policies are increasingly critical for the recruitment, retention, and productivity of successful employees, and they serve the needs of our diverse workforce while remaining committed to serving the needs of our residents and community.

The City of Santa Fe recognizes that flexible work arrangements can benefit employees, departments, and the community. Some of the benefits may include the ability to function during an emergency when the regular worksite is inaccessible, increased productivity, efficient use of City resources, including office space, recruitment and retention of highly qualified employees, improved employee morale and job satisfaction, reduced absenteeism, and reduced employee commute time, costs, and greenhouse gas emissions.

The City of Santa Fe offers Flexible Work Arrangements to eligible employees pursuant to our Flexible Work Arrangement Policy.

The types of flexible work arrangements are:

- Flextime
- Compressed work weeks
- Part-time schedules
- And teleworking

These flexible work arrangements are all cooperative arrangements between employees, employing departments, Human Resources, and the City Manager.

An employee may request and be granted permission to use more than one type of flexible work arrangement.



Total Compensation Example

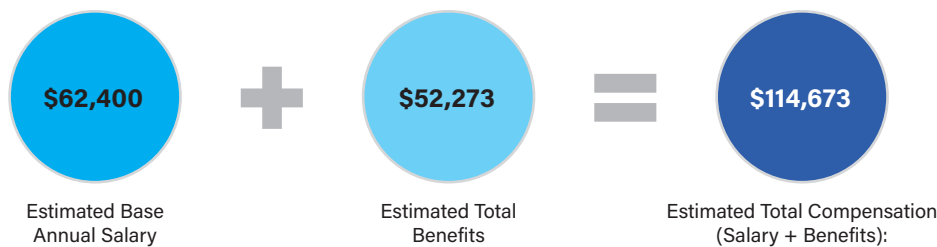
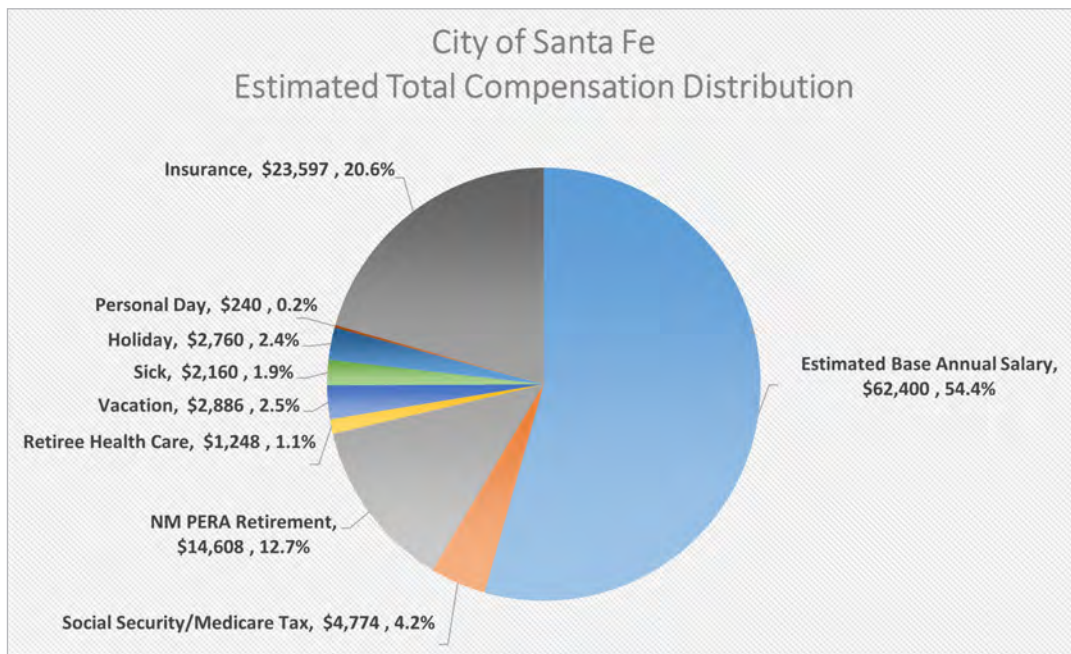
Total Compensation is the value of both the benefits and the salary you receive once employed by the City of Santa Fe. Your total compensation package includes the following options (these details are for information purposes and are subject to any policy or plan changes):

- Eligibility for medical, dental, vision coverage and flexible spending accounts, subject to plan terms.
- Retirement through NM Public Employers Retirements Association (PERA), Retiree Health Care, and deferred compensation.
- Eligibility for City-paid benefits such as basic life insurance, basic employee AD&D insurance and basic dependent life insurance coverage.

- Supplemental/optional additional life insurances for employees and dependents, employee/family AD&D, legal coverage, whole life, cancer, and accidental coverages.
- Eligibility for City-paid employee assistance program (EAP) counseling sessions.
- Paid time off (PTO) earned on an accrual basis, paid holidays, and a personal leave day.
- Optional gym membership benefits through City Recreational Facilities, subject to a taxable fringe assessment pursuant to the IRS.






To demonstrate the value of your total compensation, see the below charts as a visual representation of total compensation.

Note: This is for demonstrative purposes only of any employee earning \$30 per hour.



Contact Info

If you have any questions or need more information about City of Santa Fe's employee benefit plans, please contact any of the following:

PROVIDER CONTACT INFO		
		
<p>Cigna Medical 800.782.3740 https://my.cigna.com/</p>	<p>Cigna Dental 877.395.9420 https://my.cigna.com/</p>	<p>Cigna Vision 800.877.7195 https://my.cigna.com/</p>
		
<p>Cigna Basic Life and AD&D Voluntary Supplemental Life and AD&D 800.732.1603 https://my.cigna.com/</p>	<p>Cigna Flexible Spending Accounts (FSA) 800.950.0105 https://my.cigna.com/</p>	

City of Santa Fe
Human Resources
humanresources@santafenm.gov
505.955.6513



The City of Santa Fe is an Equal
Employment Opportunity Employer.

