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City of Shreveport Active Employee Benefits Guide



January 1, 2026 – December 31, 2026

Welcome

Your benefits are an important part of your overall compensation. The City of Shreveport is pleased to offer a comprehensive array of quality benefits to protect your health, your family, and your way of life. This guide is designed to answer some of the basic questions you may have about your benefits. Please read it carefully and if you have any questions contact your Benefit Department or Benefit Advocate Center.

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Getting Started

Eligibility

You are eligible for benefits if you work 30 or more hours per week and are a full-time employee. You may also enroll your eligible family members under certain plans you choose for yourself.

Eligible family members include:

- Your legally married spouse
- Children: biological, step-children, adopted, legal custody (cannot be temporary custody) up to the age of 26. Disabled children over the maximum age of 26 may continue coverage under certain criteria.

Documentation to verify eligibility for all covered dependents must be provided to Human Resources.

Failing to elect coverage during the initial enrollment period could result in Late Enrollee limitations or Evidence of Insurability (health questions) and carrier approval being required.

When Coverage Begins

New Hires have 31 days to enroll in benefits from the date of hire. Benefits will be effective the first day of the month coinciding with or following 60 days of employment. For example, when an employee is hired on March 13th the effective date will be June 1st.

You can also enroll or make benefit changes during the annual enrollment period, which is typically held in October for the next plan year with an effective date of January 1st.

Medical Plan Surcharges

The City of Shreveport is dedicated to promoting the value and importance of a healthy lifestyle through both our benefits and wellness programs. Surcharges are implemented according to the City's Health Care Trust Fund policies. The cost of your medical plan may vary based on the following:

15% Tobacco Surcharge – The 15% premium tobacco surcharge may apply to you if you, your spouse, or your children use tobacco. To qualify for tobacco free medical premiums, you must complete a Tobacco-Free Affidavit attesting that no covered member of your household has used Tobacco products in the 90 days before enrollment.

\$100 Working Spouse Surcharge – The \$100 monthly spousal surcharge may apply to you if your spouse is

eligible for medical coverage through their employer. If your spouse does not have other medical coverage available, you must complete the Spouse Health Care Coverage Affidavit when completing your enrollment.

\$50 Wellness Surcharge - The \$50 monthly wellness surcharge will apply to you if you do not participate in the Wellness Program. Annual preventive/wellness exams must be completed between October 1 and September 30 each year to avoid the wellness surcharge.

For more information regarding medical surcharges, please reach out to the HR Department or visit benselect.com/cos and search the Library.

Qualifying Life Events

Due to IRS regulations, you cannot change your elections until the next annual enrollment period, unless you have a Qualifying Life Event or a Special Enrollment Event during the year.

A request to make changes in benefit elections due to a Qualifying Life Event must be made within 30 days of the event. The three broad events are:

1. Change in household, such as marriage, divorce/legal separation, birth or adoption of a child, and death in the family.
2. Loss or gain of other health coverage.
3. Other qualifying events such as a medical support order or changes to eligibility due to moving from part-time to full-time, etc.

If the employee gains access to a premium assistance subsidy under Medicaid or CHIP, it creates a Special Enrollment Event. A request to make an election change due to a Special Enrollment Event must be made within 60 days of the event.

To report a Qualifying Life Event or a Special Enrollment Event, you will need to notify the City Benefits Department within 30 days or 60 days of the event as outlined above. Call 318-673-5151 or send an email to benefits@shreveportla.gov.

Documentation of the event such as a marriage license, birth certificate or a divorce decree will be required. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Employee Resources

The City of Shreveport's Benefits Team is always available to answer questions and assist you with any benefit related issue that may come up. Contact us whenever you would like additional information about your benefits, need to order replacement IDs, are having difficulty understanding a claim, or need help with a qualifying life event. We are available Monday thru Friday from 8:30am – 4:30pm CST. You can reach us by phone or email at:

COS Benefits Department 318-673-5151 benefits@shreveportla.gov

Benefit Advocate Center (COSBAC) 844-267-2225 cosbac@hubinternational.com

Benefit Information website

Home to a wealth of tools and resources, the Benefit Information Center is there to help you during Annual Enrollment and throughout the year. It is where you can complete your enrollment, view coverage details, research plan documents, and locate carrier information such as links to websites, mobile app availability, customer service numbers and much more. Visit:

benselect.com/COS



Welcome to the City of Shreveport Benefit Information Center

Your Health Matters to Us! The City of Shreveport is dedicated to promoting the value and importance of a healthy lifestyle through both our Benefits and Wellness programs. The goal of these programs is not only to make sure you have access to the services you need when you are sick but also to help you live a healthier life.

BENEFIT RESOURCES

Library

Located in the top right-hand corner of this screen is a resource Library that contains a wealth of information about the benefits offered by the City of Shreveport. This is where you will find your COS Benefit Guide, Plan Documents, Forms, and Certificates.

Benefit Information Tabs

The blue tabs across the top of this section titled Welcome, BCBS, The Standard, FSA, Telemed/EAP and Enrollment, provide access to benefit specific resources. As available, each tab contains the Group ID#, Customer Service phone numbers, mobile app availability, and links to take you directly to the carrier websites. These sites unlock tools to register your accounts, manage claims, locate providers, view/print ID cards, track expenses, and much more. Be sure to review each and discover how you can get the most from your elected benefits.

How to Complete your Enrollment

The following are detailed instructions to assist you with navigating through the enrollment process with ease.

Step 1

Log on to the website at benselect.com/COS. You may use a desktop computer, tablet, or any mobile device to complete your enrollment.

Step 2

At the employee login screen, enter your social security number (username) and your personal identification number (PIN). Your PIN is a combination of the last 4 digits of your social security number and last two (2) digits of your year of birth. For example, if the last 4 digits of your SSN are 3214 and you were born 9/21/68, your PIN would be 321468. PIN numbers are reset each year for Annual Enrollment. If you have trouble logging into the system, contact the Benefit Advocate Center (COSBAC) at 844-267-2225 or email cosbac@hubinternational.com.

What you will need

In addition to your personal information, if you are adding or updating a dependent or beneficiary you will need their name, address, birth date, and social security number.

Glossary Health Coverage and Medical Terms

This glossary has many commonly used terms but is not a full list. These terms and definitions are intended to be educational and may be different from the terms and definitions in your plan. Some of these terms also might not have the same meaning when used in your policy or plan, and in any such case, the policy or plan governs.

Coinsurance—Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Copay—A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible—The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1,000, your plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

Excluded Services—Health care services that your health insurance or plan doesn't pay for or cover.



Hospitalization—Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. An overnight stay for observation could be outpatient care.

Hospital Outpatient Care—Care in a hospital that usually doesn't require an overnight stay.

Network—The facilities, providers and suppliers your health insurer or plan have contracted with to provide health care services.

Out-of-Pocket Maximum—The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your copayments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.

Preauthorization—also known as prior authorization, is a process that requires a patient to get approval from the insurance plan before receiving a health care service, treatment, medication or durable equipment. It allows the insurance plan to evaluate if the care is medically necessary and covered by their plan. Your health insurance or plan may require preauthorization for certain services before you receive them, except in the event of an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Premium—The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

Provider—A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified or accredited as required by state law.

Urgent Care—Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.

Medical Blue Cross and Blue Shield of Louisiana

The following is a high-level overview of the coverage available through Blue Cross and Blue Shield of Louisiana. Please refer to the Summary of Benefits and Coverage (SBC) and the Summary Plan Description (SPD) for complete coverage details.

	Base Plan			High Deductible Plan		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
Network	Blue Connect EPO	Preferred Care PPO	Out-of-Network	Blue Connect EPO	Preferred Care PPO	Out-of-Network
Deductible*						
Individual	\$750	\$1,500	\$3,000	\$2,000	\$3,000	\$6,000
Family	\$1,500	\$2,500	\$5,000	\$4,000	\$6,000	\$12,000
Out-of-Pocket Maximum						
Individual	\$4,000	\$5,000	\$10,000	\$6,000	\$7,000	\$14,000
Family	\$8,000	\$10,000	\$20,000	\$12,000	\$14,000	\$28,000
Telemedicine						
BlueCare	\$35		N/A	\$35		N/A
Ochsner Anywhere	\$0 w/code BLUECONNECT			\$0 w/code BLUECONNECT		
Other Covered Services						
Preventive Care	\$0		N/A	\$0		N/A
Primary Care Copay	\$30	\$35	50% ¹	\$30	\$35	50% ¹
Specialist Copay	\$60	\$75	50% ¹	\$75	\$85	50% ¹
Urgent Care Facility	\$60	\$75	50% ¹	\$75	\$85	50% ¹
Lab & X-Ray (in office)	\$0		50% ¹	\$0		50% ¹
Complex Imaging	25% ¹		50% ¹	25% ¹		50% ¹
ER Copay	\$400	\$500		25% ¹		
Inpatient Hospital	25% ¹		50% ¹	25% ¹		50% ¹
Outpatient Surgery	25% ¹		50% ¹	25% ¹		50% ¹
Prescription Drugs (Generic / Preferred Brand / Non-Preferred Brand / Specialty)						
Pharmacy Deductible	\$200 (non-generics only)		N/A	\$100 (non-generics only)		N/A
Retail Pharmacy (30-day supply)	\$10 / \$40 ² / \$70 ² / \$125 ²		N/A	\$10 / \$50 ² / \$80 ² / \$125 ²		N/A
Mail Order (90-day supply)	\$25 / \$100 ² / \$175 ² / N/A		N/A	\$25 / \$125 ² / \$200 ² / N/A		N/A

* No single individual on a family plan will have to pay a deductible higher than the individual deductible amount. Once any combination of family members meets the family deductible, the plan's benefits will begin to pay for all family members.

¹ For medical benefits, the amount you pay after meeting the annual deductible.

² For pharmacy benefits, the amount you pay after meeting the annual deductible for non-generic medication.

Medical Blue Cross and Blue Shield of Louisiana, continued

Medical coverage is provided by Blue Cross and Blue Shield of Louisiana (BCBSLA). You have the choice of two plans – the Base Plan or the High Deductible Plan. Both plans provide access to the large PPO network of BCBSLA providers to bring you quality health care when and where you need it.

Use in-network providers to save the most money. In-network providers have agreed to charge a lower fee for their services, which means you keep more money in your pocket. To determine if your provider is in-network you can call Customer Service at (800) 363-9150 or visit the website @ lablue.com

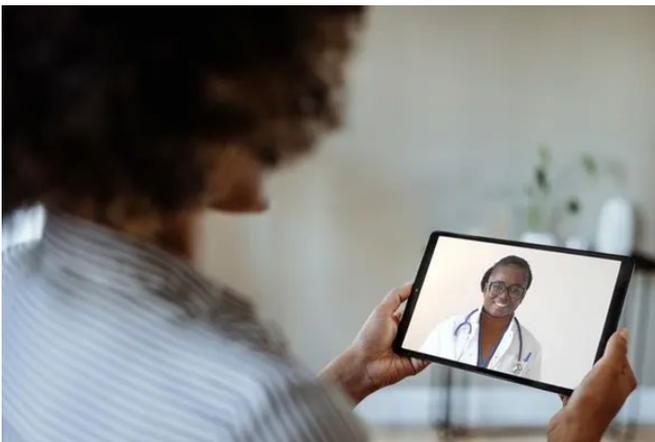
Tier 1 – Blue Connect EPO network

Tier 2 – Preferred Care PPO network

Telehealth

A telehealth (virtual visit) lets you see a doctor via your smartphone, tablet or computer. Doctors can diagnose and treat a wide range of non-emergency medical conditions and even write a prescription. You will have 24/7 access to quality care with no appointment necessary. The City of Shreveport has multiple Virtual Care providers available for you to choose from:

Conditions treated with a Virtual Visit	
Telehealth	Behavioral Health
Cold, flu, and cough	Addiction
Sore throats and fever	Anxiety
Rashes and allergies	Panic Attacks
Sinus issues	ADD and ADHD
Pinkeye	Insomnia
Stomachaches	Eating Disorders
Urinary Tract Infection (UTI)	Depression
Nausea and vomiting	Counseling
Diarrhea	Mood disorders



BlueCare Telemedicine	
Telehealth and/or Behavioral Health	\$30 Copay

Visit BlueCareLA.com to enroll and schedule an appointment or download the BlueCare app at the Apple app or Google Play stores.

Ochsner Connected Anywhere	
Telehealth	\$0 with coupon code BLUECONNECT
Behavioral Health	\$85 per 45-minute session

Schedule a virtual appointment with the provider of your choice 6am to 10pm. CST, seven days a week.

Visit Ochsner.org/anywhere to enroll and schedule an appointment or download the Ochsner Connected Anywhere app at the Apple App or Google Play stores.

Christus Health On Demand Care	
Telehealth	\$25 Copay

Visit Christushealth.org/get-care/virtual-care to enroll and schedule an appointment or download the MyChart app at the Apple App or Google Play stores.

Willis Knighton Telehealth	
Telehealth	\$30 Copay

Visit Wkhs.com/telehealth for information and a directory of providers who offer Telehealth.

Medical Blue Cross and Blue Shield of Louisiana, continued

As part of their continued efforts to provide members with the tools and resources to remain healthy, the City of Shreveport and Blue Cross and Blue Shield of Louisiana are proud to offer two additional benefits to medical plan enrollees at no cost. The \$0 Drug Copay Program will cover the cost of certain drugs with no deductible or out of pocket expense to the member. With OMADA, members who qualify, get a dedicated virtual care team of real people and a personalized health plan to help feel better long term. Additional information and a list of covered drugs can be found in the Benefit Information Library @ benselect.com/cos.



\$0 Drug Copay Program

About the program: Blue Cross' \$0 Drug Copay Program offers \$0 copay (with deductible waived) for certain drugs used to treat certain chronic conditions. Members do not have to meet deductible before getting program drugs for \$0.

Drugs in the \$0 Drug Copay Program are regularly recommended to treat asthma, chronic obstructive pulmonary disease (COPD), coronary heart disease, diabetes, heart failure and other common chronic conditions.

A health program built just for you

The City of Shreveport is offering Omada® to help members create healthier habits with one-on-one personal coaching and the tools needed to make long-lasting health changes.

The best part: the program is no cost to you if you're eligible to join.

Omada helps members:

- See smart device readings in the Omada app after each use
- Eat healthier without counting calories or cutting out favorite foods
- Get up and move—yes, solo dance parties totally count

omadahealth.com/bcbsla

If you or your spouse or adult dependent is enrolled in an eligible Blue Cross and Blue Shield of Louisiana health plan and at risk for type 2 diabetes or heart disease, Blue Cross will cover the entire cost of the program--a \$700 value.

Images, including apps, do not reflect real members or information about a specific person.



\$0
cost
to you



Activate MyLABlue TODAY!

Track your insurance activity, connect securely with customer service, estimate costs, search in-network doctors, download your digital ID card and much more.

Get your personal insurance information in the way that's most convenient to you – online, through the MyLABlue app or within your MyChart account.



lablue.com/welcome

There are a few ways to get started. Choose the one that best fits your needs.

1. Instant Activation via Email or SMS

This is the most streamlined way to register. Louisiana Blue members who already have an account should receive an activation link through email or SMS. Upon clicking the link:

- Verify your identity.
- Create a username and password.
- Agree to terms and conditions, and you're in!

2. Activation Using a Manual Code

These instructions are for members who receive an activation code rather than a clickable link.

Follow these steps:

- Go to **my.lablue.com** and fill in your username and password.
- Enter the activation code.
- Verify your identity.
- Enter the verification code you receive via email or SMS.
- Create a username and password, agree to the terms and conditions, and get started!

If you don't have an activation code, you can call the Customer Service number on the back of your ID card, and a Louisiana Blue representative can give you one.

3. Using Existing Portal Access

These instructions are for members who already have access to their accounts:

- Go to **my.lablue.com** and click "Activate with Your Existing Login."
- Log in with your old credentials and click the activation link within the old portal.
- You'll be redirected to **MyLABlue** to verify your identity.
- Create a new username and password, agree to the terms and conditions, and you're good to go!

4. Self Sign-Up

- If you're a new member or if you don't have a code or link, you can follow these steps: Go to **my.lablue.com** and click "Sign Up" and select "Sign up with your information."
- Complete a registration form with the required personal details.
- Enter the verification code you receive via email or SMS.
- Once the code is entered, confirm a username and password, agree to the terms and conditions, and you're in!

5. Use the MyLABlue App:

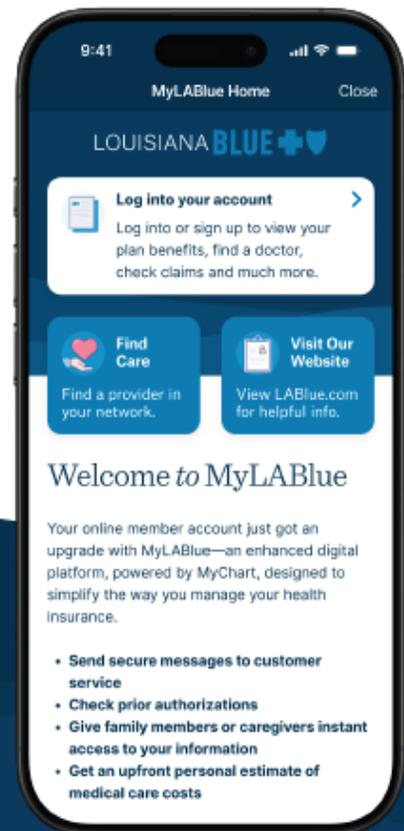
- Download the **MyLABlue** app from the iOS App Store or Google Play Store.
- Sign up using your member ID and personal details.
- If you had the old app, it will automatically update to the new version.

Link via MyChart:

After you activate your account, open your **MyChart** app and add "Louisiana Blue" as an organization. This links your health insurance and health data in one place.

Need Help?

Visit <https://my.lablue.com> or call the Customer Service number on the back of your member ID card.



Medical Wellness Program Benefits NEW for 2026

New in 2026! The City of Shreveport has developed a Wellness Program designed to improve the overall health and well-being of their employees. Individuals enrolled in a City Medical Plan will have access to two (2) incredible new offerings beginning January 1, 2026. **Ochsner Digital Medicine** and **FitOn**.

Take Control of Your High Blood Pressure or Type 2 Diabetes



Aisha Walker
Program Participant

The City of Shreveport now offers qualified* medical plan enrollees an opportunity to participate in Ochsner Digital Medicine, an exclusive program to manage your **high blood pressure** or **Type 2 diabetes** with support and monitoring from home.

How the Program Supports You:



Devices to take readings from home using your smartphone or tablet



4 out of 5 participants reach their health goals in 6 months



A team monitors your readings and helps make sure you're on the right medications



Professional health coaching helps you make changes for a healthy lifestyle

The cost of is covered at 100% for those who qualify as part of the City's NEW 2026 Wellness Program*.

Additional information is available online @ benselect.com/COS in the Benefit Information Center Library or by contacting the Benefits department or Benefit Advocate Center.



*Clinical restrictions may apply.

Medical Wellness Program Benefits (continued)



Get Active on Your Own Terms with FitOn!



A full gym & wellness coach. Always On.

FitOn Health is a leading digital wellness platform that offers the most premium content, the widest variety, and unique social experiences. No equipment needed—unlimited access on any screen.



What is FitOn?

FitOn allows you to take classes at local fitness studios and gyms by using your FitOn credits.

This digital currency lets you warrior pose, jab, or burpee your way to health!*

FAQ's

What does it cost me to use FitOn?
Nothing! Your employer is taking care of you and paying for your credits.

How do my credits renew?
Your credits automatically reload with new credits on the first of each month.

I ran out of credits for the month, but want to keep going. Can I purchase credits on my own?
Yes! Purchase credits through your FitOn dashboard. Once you run out of credits, if you try to reserve a class, you will be prompted to enter payment information.

How It Works



Create Your FitOn Account



Choose a Studio or Gym



Reserve a Class
or use a **Day Pass** instead!



Show Up & Work Out

Additional information available in the Benefit Information Center Library @ benselect.com/COS

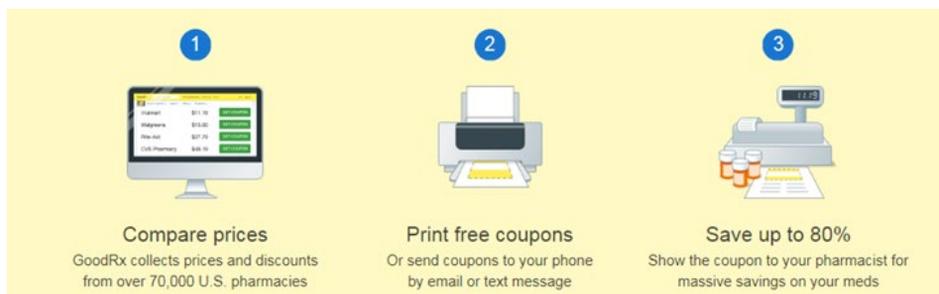
How To Save on Prescription Drugs

Each medical plan provides prescription drug coverage. You can purchase up to a 30-day supply of prescription drugs at a retail pharmacy or up to a 90-day supply through mail-order pharmacy. We encourage you to research your medication at lablue.com/find-a-doctor/rx-drug-resources. In addition, the following are helpful tips on how you can save money on your prescriptions:

GoodRx

GoodRx is a free mobile app and website that helps you save money on prescriptions by finding the lowest prices at your local pharmacies. Use GoodRx's price comparison tool on your mobile app or visit goodrx.com to save up to 80% on many commonly prescribed medications.

How can GoodRx help you save money if you are already insured?



Your insurance plan's co-pay may not be the lowest price. Many insurance plans have high deductibles or limited formularies that don't cover the drugs you need.

You may be surprised to learn that there are many discounts available that will provide lower prices than your co-pay. Some pharmacies have special generic priced medications for \$4 – or even free! – without insurance.

Here are two things to consider when deciding whether to fill your prescription with your insurance or GoodRx:

1. Is this drug covered by your plan? If so, how much will it cost? Insurance companies use "formularies" which list how much they will pay for a specific prescription. For many brand-name drugs, your plan may cover just a percentage of a negotiated price.
2. Have you satisfied your deductibles? Some plans have a high deductible for all of your care before they will pay anything. In these cases, you'll usually still get a discounted rate, but it may not be as low as the prices GoodRx can find.

Choose Generic Medications

Generic medications are FDA-approved with the same high quality, strength and purity as brand-name drugs. However, when it comes to price there can be a big difference. Ask your doctor or pharmacist if a generic medication is right for you.

\$4 Generic Drug Program

When filling generic prescriptions, please keep in mind the \$4 generic drug programs offered by many retail pharmacies including Walmart and Target. You can search online to find local pharmacies that offer the \$4 generic drug program, or you can use GoodRx which includes the \$4 generic drug savings offered by national chain pharmacies.

Where to go for Care?

Not sure where to go or need help?

With many options for getting care, how do you choose? The chart below can help you understand where to go and help you save money.

If it's not an emergency, comparing care options could help you save time, money and frustration. Call the number on your medical ID card to speak with a health professional if you need any assistance determining which care option is best for you.

If you are experiencing life-threatening symptoms, call 911 immediately!

Where to go (Lowest to Highest Cost)	What it is	Type of Care
Telemedicine (Virtual Care) <ul style="list-style-type: none"> • BlueCare • Ochsner Connected Anywhere Care • Christus Health On Demand Care • Willis Knighton Health – Telehealth • Website and Mobile app instructions provided on Page 7 of this guide as well as on the Contact Information page. 	With virtual care you receive medical attention by talking to a doctor by phone or video, via your smartphone, tablet or computer. Doctors can diagnose and treat a wide range of non-emergency, common medical conditions and even write a prescription if needed.	<ul style="list-style-type: none"> • Allergies • Bladder infections • Bronchitis • Cough / Colds • Pink eye • Rashes • Seasonal flu • Sinus problems • Sore throats
Convenience Care Clinic i.e. CVS MinuteClinic	A convenience care clinic may provide “on-the-go” medical care without an appointment when you can't see your PCP and can offer treatment for many common symptoms.	<ul style="list-style-type: none"> • Common infections (strep throat) • Skin allergies / Allergic reactions • Vaccinations
Primary Care Physician (PCP)	Your PCP is your family doctor and has access to your historical records and can offer personalized care options and referrals.	<ul style="list-style-type: none"> • Checkups • Preventive services • Vaccinations
Urgent Care	Urgent care centers are often open evening and weekends and are available for immediate treatment of non-life-threatening injury / illness.	<ul style="list-style-type: none"> • Sprains or strains • Small cuts (needing few stitches) • Minor burns • Minor infections • Minor broken bones
Emergency Room (ER)	Emergency rooms are open 24/7 and are most ideal for immediate treatment of life-threatening injury/illness and other critical conditions.	<ul style="list-style-type: none"> • Chest pain • Shortness of breath • Major burns • Severe injury

Flexible Spending Accounts (FSA) Surency

The City of Shreveport provides you with an opportunity to participate in up to **two** different Flexible Spending Accounts. Flexible Spending Accounts allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses.

Health Care FSA

For 2026, you can put aside up to **\$3,400** to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- * Coinsurance
- * Copayments
- * Deductibles
- * Prescriptions
- * Dental treatment
- * Orthodontia
- * Eye exams / Glasses
- * Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov and consult Publication 502

Dependent Care FSA

For 2026, you can put aside up to **\$7,500** to cover eligible dependent care expenses (\$3,750 if you and your spouse file separate tax returns). Some eligible expenses include:

- Care for dependent children up to the age 13 while you work, such as daycare, preschool, pre-kindergarten, before and after school care, and summer day camp, is a reimbursable qualified dependent care expense.
- Care expenses for a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

For a complete list of eligible expenses, visit www.irs.gov and consult Publication 503.

FSA Debit Card

The City of Shreveport offers an FSA debit card to allow you to pay for eligible expenses without being out-of-pocket and waiting for reimbursement. The debit card is a payment facilitator that can be used at healthcare facilities, doctors, dentists / orthodontists, vision care providers, drug stores, and selected retailers.

Your debit card will be automatically approved when used for FSA eligible items at any Qualified Merchant. When using your debit card, be sure to keep all receipts. Your benefits administrator may request them at any time to verify your purchases.

The Benefits Card will work for several years, so don't throw it away! You will be able to use the same card each year you elect to contribute.

FSA Rules

Because FSAs offer a tax advantage, they must be administered according to specific IRS rules:

- You must enroll each year at Open Enrollment to participate
- Expenses must be incurred during the calendar year
- You should always keep your receipts
- If you don't use the available funds they will be forfeited
- You will have 75 days from the end of the Plan Year (12/31/25) to submit claims for reimbursement.
- Available funds must be used by 3/15/2026



You will receive a Surency Benefits Card to utilize your funds at any provider or merchant that accepts Visa Cards and uses an inventory control system..

Dental & Vision Blue Cross and Blue Shield of Louisiana

Dental exams are an important part of your overall health. To find an in-network dental provider near you, visit lablue.com/find-a-doctor and select the **Dental icon** in the middle of the screen to obtain the most savings.

	In-Network ¹ Advantage Plus
Annual Individual Deductible	\$50
Annual Maximum ³	\$2,500
Preventive Services	0% ²
Basic Services	20% ²
Major Services	40% ²
Orthodontia (Adult & Child)	40% ²
Orthodontia Lifetime Maximum ³	\$2,500

Late Enrollee Limitations

The benefits for the first 12 months of coverage for late enrollees will be limited to Preventive Dental services.

The Plan will not pay for any treatment that is started or completed during the late enrollee limitation period.

¹ The Dental plan offers out-of-network benefits. If you visit an out-of-network dentist, you may be balance billed. Balance billed is the difference between the amounts the insurance reimburses and the amounts the provider chooses to charge

² The percent you pay after you reach your deductible.

³ Annual maximum and orthodontia lifetime maximum are per participant

Vision exams are an important part of your overall health. To find an in-network vision provider near you, visit: bcbsla.com/find-a-doctor and select the **Vision icon** in the middle of the screen.



	In-Network	Out-Of-Network (Reimbursement)
Eye Exam (Once every 12 months)	\$15 copay	Up to \$30
Lenses (Once every 12 months)		
Single	\$25 copay	Up to \$25
Bifocal	\$25 copay	Up to \$35
Trifocal	\$25 copay	Up to \$45
Lenticular	\$25 copay	Up to \$60
Frames (Once every 24 months)	\$130 Allowance + 20% Discount	Up to \$30
Contact Lenses (Once every 12 months)		
Medically Necessary	Covered at 100%	Up to \$225
Elective	\$105 allowance + 15% discount	Up to \$75

Voluntary Benefits

Life is full of challenges and sometimes balancing it can be difficult. Our benefit plans are here to help you and your family live well – and stay well. The City of Shreveport’s supplemental benefits are designed to complement your health care coverage. Benefits from these plans are paid directly to you.

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness. It’s insurance for your paycheck.

Short Term Disability (STD)

Short Term Disability is available at affordable group rates to all non-Civil Service Active employees.

Benefit Percentage	60% of weekly earnings
Max Weekly Benefit	\$1,500
When Benefits Begin	After 14 Days Disabled
Max Benefit Duration	90 Days
Late enrollees are required to submit a Statement of Health (MEOI). The information provided is used to determine eligibility for coverage.	

Long Term Disability (LTD)

Long Term Disability is offered at affordable group rates for those employees who contribute to ERS.

Benefit Percentage	60% of monthly earnings
Max Monthly Benefit	\$5,000
When Benefits Begin	After 90 Days Disabled
Max Benefit Duration	To SSNRA*
Conditions treated within 3 months prior to the effective date of coverage are excluded from coverage for a period of 12 months. *Social Security Normal Retirement Age	

Long Term Disability is a required benefit for employees who contribute to the City of Shreveport’s Employee Retirement System (ERS). Civil Service retirement plans Municipal Police Employee’s Retirement System (MPERS) and Firefighters’ Retirement System of Louisiana (LAFRS) are excluded from this requirement.

Personal Accident insurance is available at affordable group rates and pays a benefit to help cover unexpected out of pocket costs (that medical insurance will not cover) related to treating injuries. Examples of covered expenses include emergency dental work, ground ambulance, bone fractures, burns, eye injury and much more.

Critical Illness insurance coverage pays a lump-sum benefit to offset the sudden expenses that result from a covered condition. In the event you are diagnosed with a critical illness (ie. heart attack, stroke, cancer, major organ failure, end stage renal failure), this benefit will pay up to 100% of the face amount depending on the diagnosis.

Employee	\$10,000, \$20,000 or \$30,000
Spouse	\$10,000, \$20,000 or \$30,000
Child	50% of Employee amount

Hospital Indemnity insurance provides a direct benefit in the event of hospitalization, regardless of treatment costs or other insurance coverage. It’s a companion for your health insurance. Pairing them up helps give you better protection against big hospital bills. Coverage pays a benefit for most common reasons for hospital admission, including illness, injury, mental wellness, addiction recovery, or childbirth.

You have the option between two Hospital Indemnity plans, High or Low.

* Personal Accident and Critical Illness coverage include a Health Maintenance Screening Benefit of \$100 when you complete one of the 22 Approved Tests (see Library @ benselect.com/COS for list) with your primary care provider. This benefit is payable once per calendar year for Employees and their covered dependents. For additional information, or to submit a Claim contact The Standard.

Additional Benefits MetLife Insurance

The City contributes towards Life and Accidental Death & Dismemberment (AD&D) coverage so you can have peace of mind knowing you and your family are protected from financial hardship. The City of Shreveport's EAP complements your overall benefits package and creates a variety of additional support and resources your family may need.

Basic AD&D is provided at no cost and is **100% paid for by the City**. Accidental Death & Dismemberment (AD&D) insurance provides financial protection for your beneficiaries in the event of your accidental death or injury. The benefit amount is 2x your annual earnings up to \$150,000.

Term Life insurance is available at affordable group rates and provides a lump-sum benefit payment to your beneficiaries in the event of your death. The City will cover 60% of the cost for employee coverage. If you elect coverage for yourself, you can also add coverage for your spouse and children.

Life Insurance Benefit Options	
Employee	4x Annual Earnings up to \$400,000
Spouse	\$5,000
Child	\$2,000

- Benefit Amounts for both Basic AD&D and Term Life insurance are calculated during by rounding up the annual salary to the next 1,000 and then multiplied by 2 for AD&D and 4 for Term Life. For example; an annual salary of 34,300 will be rounded to 35,000 x 2 = 70,000 for AD&D. Annual Salaries are updated each year during Annual Enrollment.
- Benefit amounts and deductions for BOTH Basic AD&D and Term Life insurance **reduce by 50% at the age of 70**.

Travel Assistance is available for MetLife enrolled employees and their eligible dependents. Providing security that travels with you at no additional charge when traveling 100 or more miles from home for up to 180 days, whether for business or pleasure (certain restrictions apply). Get help planning a trip, replacing lost or stolen items, translation services and more.

Employee Assistance Program (EAP)

The City of Shreveport offers a **free, immediate and confidential** Employee Assistance Program dedicated to supporting the emotional health and well-being of our employees and their immediate families. The EAP offers a flexible approach to counseling services by phone, in person or virtual via mobile app – with up to 5 sessions per issue per year.

The EAP's primary focus is to provide confidential consulting for life stresses relating to work, relationships, aging parents and finances. Emotional well-being is just as important. The EAP program can offer support with depression, grief and loss. Get access to legal and financial help, online will preparation, identity theft consultation and more.

LifeWorks Services are included with the EAP. Get help with referrals for education, adoption, daily living, care for your pet, child or elderly loved ones. Online resources gives you access to self-assessments, calculators, videos, guides, articles and webinars. See your HUB Benefit Information Center for additional information benselect.com/COS.

You can call 1-888-319-7819, visit online @ metlifeeap.lifeworks.com or download the mobile app on the iTunes App Store or Google Play. Log in with the Username: **metlifeeap** and Password: **eap**.



COS 2026 PLAN YEAR - Active Employee Benefit Rates

60 day waiting period for all employees	Monthly	Semi-Monthly	Weekly	Monthly	Semi-Monthly	Weekly
MEDICAL	BCBS Base Plan			BCBS High Deductible Plan		
Employee	221.98	110.99	51.23	109.30	54.65	25.22
Employee + 1 Child	356.95	178.48	82.37	176.35	88.18	40.70
Employee + 2 or more Children	368.21	184.11	84.97	188.04	94.02	43.39
Employee + Spouse	414.15	207.08	95.57	204.93	102.47	47.29
Employee + Spouse + 1 Child	543.98	271.99	125.53	272.06	136.03	62.78
Employee + Spouse + 2 or more Children	569.76	284.88	131.48	281.86	140.93	65.04
TOBACCO SURCHARGE	Base Plan			High Deductible Plan		
Employee	33.30	16.65	7.68	16.40	8.20	3.78
Employee + 1 Child	53.54	26.77	12.36	26.45	13.23	6.10
Employee + 2 or more Children	55.23	27.62	12.75	28.21	14.10	6.51
Employee + Spouse	62.12	31.06	14.34	30.74	15.37	7.09
Employee + Spouse + 1 Child	81.60	40.80	18.83	40.81	20.40	9.42
Employee + Spouse + 2 or more Children	85.46	42.73	19.72	42.28	21.14	9.76
MEDICAL SURCHARGES	Spousal Surcharge			Wellness Surcharge		
	100.00	50.00	23.08	50.00	25.00	11.54
BCBSLA - Other Coverage	Dental			Vision		
Employee Only	13.02	6.51	3.00	4.42	2.21	1.02
Employee + Spouse	25.52	12.76	5.89	8.83	4.42	2.04
Employee + Child(ren)	38.16	19.08	8.81	9.28	4.64	2.14
Family	50.64	25.32	11.69	12.94	6.47	2.99
Accident - The Standard						
Employee Only	10.13	5.07	2.34			
Employee + Spouse	16.41	8.21	3.79			
Employee + Child(ren)	18.94	9.47	4.37			
Family	29.78	14.89	6.87			
Hospital Indemnity - The Standard	Low Plan			High Plan		
Employee	8.16	4.08	1.88	12.60	6.30	2.91
Employee + Spouse	13.78	6.89	3.18	21.36	10.68	4.93
Employee + Children	11.62	5.81	2.68	17.58	8.79	4.06
Family	20.64	10.32	4.76	31.52	15.76	7.28
Critical Illness rates are per person based on age and Tobacco use for Employee and Spouse when elected.						
Critical Illness - Non-Tobacco	18-29	30-39	40-49	50-59	60-69	70+
10,000	5.00	7.90	13.70	22.00	36.20	61.30
20,000	10.00	15.80	27.40	44.00	72.40	122.60
30,000	15.00	23.70	41.10	66.00	108.60	183.90
Critical Illness - Tobacco	18-29	30-39	40-49	50-59	60-69	70+
10,000	6.00	11.10	23.00	43.00	78.70	127.60
20,000	12.00	22.20	46.00	86.00	157.40	255.20
30,000	18.00	33.30	69.00	129.00	236.10	382.80
Short Term Disability (STD) - after 14 days Disabled 60% of weekly salary up to 1,500. 90 days maximum			Long Term Disability (LTD) - after 90 days disabled 60% of monthly earnings up to 5,000			
Rate is per \$10 of covered weekly benefit amount.			LTD is required for employees who are participating in ERS (not Civil Service)		.470/100	
Divide annual salary by 52 x 60%, then divide by 10 x rate					of covered pay	
Salary \$30,000 / 52 x 60% = 346.16 divided by 10 = 34.61 x (rate for 30 year old) .602 \$20.83 per month premium or \$10.42 per check for Semi-Monthly	0-30 years	0.50	Term Life Insurance			
	30-34 years	0.56	Employee Life 4x annual salary			
	35-39 years	0.40	up to 400K (rounded to next 1k)			
	40-44 years	0.33	Ex: 34,500 salary = 138,000		Monthly	
	45-49 years	0.39	138 x .034 = 4.70 per month		Semi-Monthly	
	50-54 years	0.45	Spouse Life 5k		Weekly	
55-59 years	0.61	Child Life \$2K		2.48	1.24	0.57
60-999 years	0.74			0.99	0.50	0.23

Contact Information Active Employees

Coverage	Carrier	Phone/Website/Email/Mobile app
City of Shreveport Benefits & Pension Departments		318-673-5151 Email: Benefits@shreveportla.gov
Benefit Advocate Center	HUB International	844-267-2225 Email: Cosbac@hubinternational.com M-F 8am – 5pm (CST)
Medical/Rx (Group Number 78Q30ERC) Dental (Group Number 78Q30ERC) Vision (Group Number 78Q57ERC)	BCBSLA	800-363-9150 Website: lablue.com Mobile app: MyLABlue
Telemedicine / Virtual Care Blue Care Ochsner Connected Anywhere Christus On Demand Virtual Care Willis-Knighton Health - Telehealth	BCBSLA Ochsner Christus Willis-Knighton	BlueCareLA.com Ochsner.org/anywhere Christushealth.org/get-care/virtual-care WKHS.com/telehealth
Patient Engagement Specialists Ochsner Christus	Ochsner Christus	Dedicated patient assistance for COS 318-626-0118 select #3 318-888-3226
Healthcare Flexible Spending Account Dependent Care Flexible Spending Account	Surency	866-818-8805 Website: Surency.com Mobile app: Surency Flex
AD&D (Group Number 269674) Term Life Insurance (Group Number 269674)	MetLife	800-638-6420 M-F 7am-7pm (CST) Email: Lifecclaimssubmit@metlife.com Website: MetLife.com/mybenefits
Short Term Disability (Group Number 269674) Long Term Disability (Group Number 269674)	MetLife	833-622-0135 M-F 7am-7pm (CST) Website: Metlife.com/mybenefits Mobile app: MetLife US
Employee Assistance Program	MetLife with LifeWorks	888-319-7819 Website: Metlifeeap.lifeworks.com Username: metlifeeap Password: eap Mobile app: TELUS Health One
Travel Assistance – Call Collect when outside US	MetLife AXA Assistance	US 800-454-3679 Outside US (312) 935-3783 Website: Metlife.com/travelassist Email: medservices@assistamerica.com
Personal Accident (Group Number 760865E) Critical Illness (Group Number 760865F) Hospital Indemnity (Group Number 760865G)	The Standard	800-634-1743 M-F 7am-7pm (CST) Website: Standard.com
COBRA Benefit Administrator	Surency	866-818-8805 Website: Surency.com Mobile app: Surency COBRA

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The city will post all required notices annually.

