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Town of Chapel Hill

Annual Enrollment Information Effective September 1, 2026

Now is the time to consider your benefit elections. Below is information that will guide you through your benefits and payroll deductions.

At the Town of Chapel Hill, we are confident that our people are the reason behind our success. We recognize your hard work and have put together a benefits package that will take care of you and your family's needs throughout the year.

Please take a moment to carefully review the enrollment information. You will find changes and enhancements made by the Town for the upcoming plan year.

What You Need To Do

Medical / Dental / Vision	Complete a form only to enroll or make changes.
Flexible Spending Account	To enroll for 2026-27 plan year, you must complete a form.
Life Insurance Coverage Voluntary Life Short-Term Disability Long-Term Disability	To enroll you must complete through Hartford Express.
Voluntary Short-Term Disability	If you wish to enroll in these benefits, please see HR. Proof of good health is required.
Accident Critical Illness	To enroll you must complete through Hartford Express
Pet Insurance	Visit https://www.aspcapetinsurance.com/TOCH to enroll
Identity Theft	Visit National Plan IDShield (legalshield.com) to enroll.

Please turn in all forms by July 17, 2026. If you have any questions, please contact Human Resources.



Medical Plan Cigna

We are shifting our medical plan to Cigna. This plan gives you the choice to see “in-network” or “out-of-network” physicians. By choosing an “in-network” physician, your out-of-pocket expenses will be considerably less. The medical chart below is a high-level summary of your in-network medical benefits. You may also visit the Cigna website at www.cigna.com to see a list of participating providers in your area by clicking “Find a Doctor”.

Place of Service	In-Network
Preventive Care ¹	100%
Office Visit	PCP: \$20 Copay Specialist: \$40 Copay
Prescription Drugs	Retail: \$4 / \$35 / \$50 / 25% to a \$100 max Mail: 3 x Copay
Emergency Room	\$300 Copay
Urgent Care	\$40 Copay
Inpatient & Outpatient Care	100% after deductible
Plan Year Deductible	\$250 / \$500
Out-of-Pocket Maximum	\$3,000 / \$6,000

¹Preventive Care is covered at 100% with a preventive primary diagnosis code. The service must be a covered preventive care benefit under healthcare reform. During your annual physical if anything is discussed or performed outside of the healthcare reform approved screenings, your visit may not be covered at 100%. For a list of covered preventive benefits under healthcare reform please visit www.cigna/pc.com.

MDLive

Cigna Healthcare has partnered with MDLive to offer a comprehensive suite of convenient virtual care options – available by phone or video whenever it works for you.

- Virtual Primary Care
- Behavioral Care
- Urgent Care
- Dermatology



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Vision Plan

Cigna

For those enrolled in the medical plan, the Town of Chapel Hill is shifting to provide a routine eye exam annually through Cigna. The frequency of benefits runs on a calendar year. In addition to the eye exam, Town of Chapel Hill will reimburse up to \$200 a year for prescription glasses and/or contacts. The deadline to file for reimbursement is 60 days from the end of the plan year (October 30th). You can find a provider by going to www.cigna.com.

Dental Plan

Blue Cross Blue Shield of NC (BCBSNC)

We recognize the vital role dental insurance plays in safeguarding you and your family from oral health issues and related expenses. We are pleased to announce that our dental insurance coverage will remain with BCBSNC.

The Town of Chapel Hill will be contributing to the cost of dental coverage. We will cover 100% of the cost for employee-only dental coverage for employees working 30+ hours or more.

Life & Voluntary Life Insurance Plans

Hartford

All full-time employees are provided with life insurance coverage. You also have the opportunity to purchase additional life insurance for yourself, your spouse and/or your dependents. Should you wish to enroll or increase your current amount of supplemental life insurance, please see Human Resources. For this enrollment period only, employees are eligible to enroll in additional life coverage up to the guaranteed issue amounts without needing to answer health questions.

Short Term & Long-Term Disability Plan

Hartford

We provide you with short- and long-term disability coverage through Hartford. Disability insurance will provide a percentage of your current earnings should you become unable to work due to a disability.

Voluntary Short Term Disability Plan

Symetra

Should you wish to purchase additional short-term disability coverage, you may do so in partnership with Symetra. If you didn't enroll when first eligible or wish to increase your amount, you will need to complete an evidence of insurability form.



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Flexible Spending Account

Flores & Associates

We are pleased to offer you the opportunity to participate in a Health Flexible Spending Account (FSA) and/or a Dependent Care Account, both administered by Flores & Associates. These accounts provide a valuable way to save on taxes for certain expenses.

You can elect to contribute pre-tax dollars up to \$7,500 to your Dependent Care Account and up to \$3,400 to your Health FSA. These contributions can help you and your family save on predictable out-of-pocket health-related expenses not covered by insurance, as well as daycare expenses.

For those participating in the Health FSA, you have the option to carry over up to \$680 of your Healthcare FSA balance remaining at the end of the plan year. This carryover amount does not count toward the \$3,400 plan year maximum. Please note that the carryover feature is not available for Dependent Care Accounts.

EAP

MyGroup

An EAP is a company-sponsored benefit that offers the support and resources you need to address personal or work-related challenges and concerns. It's confidential and free to you and your household family members. Call 800-633-3353 or visit mygroup.com/login Code: toch2026.

Worksite

Hartford, LegalShield & ASPCA

You have the opportunity to enroll in Accident & Critical Illness insurance through Hartford. These plans can provide valuable support in the event of unexpected health challenges. Please login to the Hartford Express enroll platform to complete your Hartford benefit elections. This is your opportunity to update your voluntary life, accident, and critical illness coverage. As a reminder, the accident and Critical illness plans are transitioning from Guardian to Hartford.

Additionally, we offer Identity Theft protection through LegalShield and Pet Insurance through ASPCA, allowing you to safeguard your personal information and ensure the wellbeing of your pets.



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Semi-Monthly Payroll Deductions 2026-2027 Plan Year

	Medical & Vision Full-Time & Part- Time 30 Hours	Medical & Vision Part-Time 20 Hours	Dental Full-Time & Part-Time 30 Hours	Dental Part-Time 20 Hours
Employee Only	\$0.00	\$242.50	\$0.00	\$9.47
Employee + Spouse	\$305.30	\$700.44	\$19.55	\$29.02
Employee + Child(ren)	\$210.00	\$557.50	\$21.65	\$31.12
Employee + Family	\$429.94	\$887.41	\$48.72	\$58.19

Medical/Vision and Dental premiums are deducted from pay on a pre-tax basis. Changes to pre-tax benefits can only be made during the annual open enrollment period, or if you have a change in status during the plan year.

Note: Any premiums paid by an employee for domestic partner coverage (domestic partner and domestic partner's children) will be deducted from the employee's check on an after-tax basis. This is based on the assumption that the domestic partner and covered children are not the employee's tax dependents. If any of those covered individuals is a tax dependent, the employee must notify HR and complete the necessary tax status certification form/domestic partner affidavit. In addition, the portion of the premium paid by the employer for levels of coverage beyond employee only coverage will be considered imputed income will be reported on the employee's Form W-2 each calendar year.

"This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by legal counsel who specialize in this practice area."