



2021—2022

# BENEFITS GUIDE



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# Take Care of Your Tomorrow!

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Personal needs greatly influence the choices we make every day. Young or old, single or married, our needs differ. That's why City of Live Oak wants to provide you with the freedom to select quality benefit options that work best for you.

It is important that you take an opportunity to review all your plan options in detail. You will need to carefully consider each benefit option, its cost and value to you and whether it is appropriate for your personal needs. By taking the time to examine all your options, you will ensure that your benefits meet those needs throughout the plan year.

City of Live Oak values our employees and recognizes the importance of offering benefits that enhance people's lives. With that in mind, we have good news for 2021! Changes have been made to ensure your continued access to high quality and competitive employee benefits options. **All benefit changes are effective October 1, 2021.**

The City of Live Oak maintains a list of all the health plan documents, summaries, and notices required under the DOL, PPACA, ERISA, COBRA and HIPAA. These health plan notices can be found at <https://cityofliveoak.benefitconnector.com/>. Additionally, you can request printed copies through the City of Live Oak Human Resources Department.

## Quick Response (QR) CODES!

You will see these weird looking squares within your benefit guide called QR Codes.



Each of these codes store and transmit data, and you can use them by scanning them with your mobile device if you download a QR Reader from your app store such as the Apple App Store or Android Market.

*Please Keep This Guide*

*It is a valuable resource for you throughout the year.*



**Your City of Live Oak HR Team**



# Benefits Resource List

For more information on the wide range of City of Live Oak benefits, programs and tools, contact the following resources:

If You Have Questions About	Contact	By Phone	On the Internet
<b>MEDICAL COVERAGE</b> Directories of network providers, claims status or pre-notification	TML Health Benefits	800-282-5385	<a href="http://www.tmlhealthbenefits.org">www.tmlhealthbenefits.org</a>
<b>PRESCRIPTION DRUG COVERAGE</b>	Navitus	855-673-6504	<a href="http://www.navitus.com">www.navitus.com</a>
<b>DENTAL COVERAGE</b>	Blue Cross Blue Shield of Texas	800-521-2227	<a href="http://www.bcbstx.com">www.bcbstx.com</a>
<b>VISION COVERAGE</b>	Avesis	800-522-0258	<a href="http://www.avesis.com">www.avesis.com</a>
<b>LIFE INSURANCE</b>	Mutual of Omaha	800-877-5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
<b>DISABILITY INSURANCE</b>	Mutual of Omaha	800-877-5176	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Alliance Work Partners	800-522-0258	<a href="http://www.awpnow.com">www.awpnow.com</a>
<b>EMPLOYEE ASSISTANCE PROGRAM</b>	Deer Oaks	866-327-2400	<a href="http://www.deeroakseap.com">www.deeroakseap.com</a>
<b>HEALTH CARE &amp; DEPENDENT CARE SPENDING ACCOUNTS</b>	Flores	800-532-3237	<a href="http://www.flores247.com">www.flores247.com</a>
<b>SUPPLEMENTAL PRODUCTS</b>	Colonial Life	800-325-4368	<a href="http://www.coloniallife.com">www.coloniallife.com</a>
<b>RETIREMENT</b>	TMRS ICMA-RC is now MissionSquare Retirement	800-924-8677 800-669-7400	<a href="http://www.tmr.com">www.tmr.com</a> <a href="http://www.icma-rc.org">www.icma-rc.org</a>
<b>BENEFITS INFORMATION</b>	Benefit Connector	Details on page 5	<a href="https://cityofliveoak.benefitconnector.com/">https://cityofliveoak.benefitconnector.com/</a>

# Registering and Enrolling on Benefit Connector

## Step 1

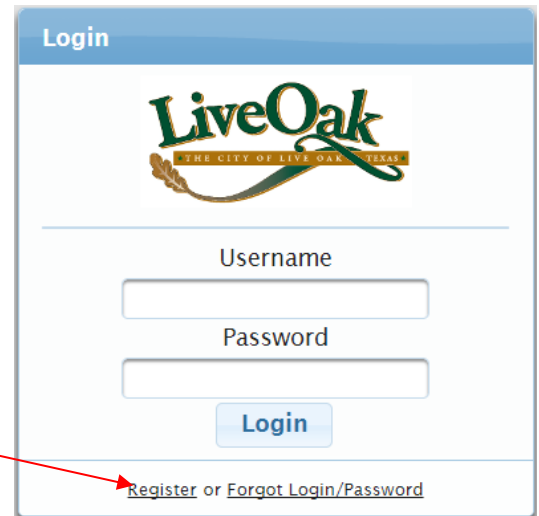
Log on to: <https://cityofliveoak.benefitconnector.com/>  
or with your mobile device use the following QR Code.



## Step 2

If you have never accessed the site, you must register.

- From the log in screen, click '**register**' to begin registration process.



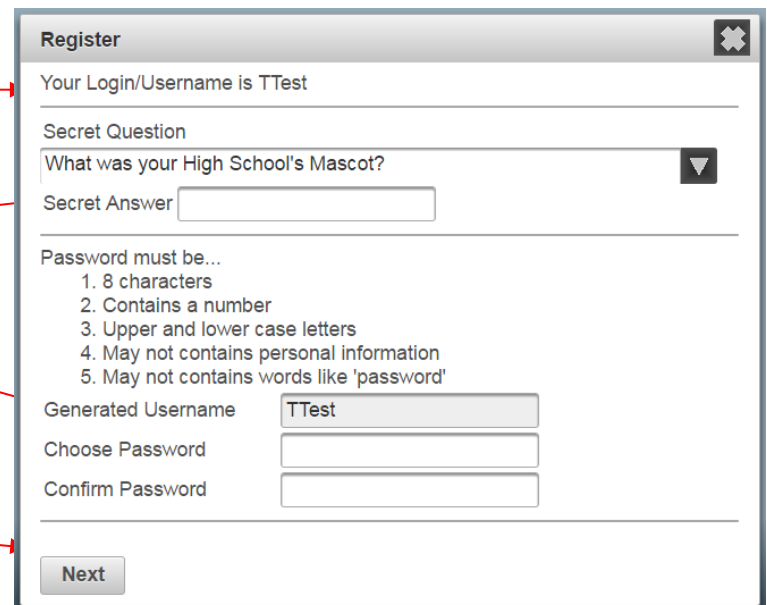
## Step 3

- Enter the **Registration Information** - Last Name, Date of Birth, Last 4-Digits of SS#.
- Click 'Next' to continue.

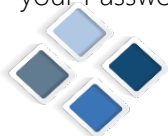


## Step 4

- Make note of your **Login/Username**
- Select and answer a **Secret Question**
- Create and verify a **Password**. Password strength is displayed as password is developed.
- Click 'Next' to continue.



Be sure to remember your Login/Username and Password for future access to Benefit Connector. If you forget your Password, it can be reset it by following the instructions for '**Forgot Login/Password**' in the log in box.



# Enrollment Instructions

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## Enrolling & Making Changes

All employees must complete an online Benefit Enrollment Form which includes a non-tobacco user affidavit. Open Enrollment is your opportunity to add, cancel, or make changes to your benefits for the 2021 fiscal year.

When you complete the online form, you will need to update your personal e-mail, cell phone and Emergency Contact information. You will also need social security numbers for any dependents you are adding to the plan for the first time. The enrollment system will only allow you to submit one form. If you need to make a change, contact Human Resources to request a one-time change.

*Open Enrollment in Benefit Connector for the City will begin on August 25, 2021 and will close on September 2, 2021, at 11:00 PM. The elections and changes you make become effective October 1, 2021. Newly hired employees are effective on the 1st of the month following a 30-day waiting period.*

## Things to Consider...

Open Enrollment is about more than your Health Plan coverage.

Take a moment to consider:

- Do I have enough life insurance coverage to protect my family if something happened to me or my spouse?
- Could I continue to pay my bills if I became disabled?
- How much money would I save if I reduced my taxable earnings and contributed to the Flexible Spending Account?

Read on to learn more about benefit options available to you.

# Summary of Benefits

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Effective October 1, 2021

**MEDICAL BENEFITS:** The City of Live Oak will offer a PPO Medical plan thru TML Health Benefits. TML HB utilizes the BCBS network- so there will not be any disruption to your choice of providers. This benefit year and the City of Live Oak will continue to pay 100% of the Employee Only cost.

**WELLNESS BENEFITS:** The City of Live Oak will be continuing the Wellness benefits through this 2021-2022 benefit year. This benefit is paid by the City of Live Oak on your behalf. For an additional cost, there is a "Fitness Program" available for a one-time fee of \$25 and \$25 per month per member. This provides access to a nationwide network of gyms with no long-term contract required and is paid by the employee.

**EMPLOYEE ASSISTANCE PLAN:** The City of Live Oak will continue to offer a comprehensive EAP through Alliance Work Partners for the 2021-2022 benefit year. This benefit is paid by the City on your behalf.

**DENTAL BENEFITS:** The City of Live Oak will continue to offer Dental plans through Blue Cross Blue Shield of Texas for the 2021-2022 benefit year. The City of Live Oak will continue to pay 100% of the Employee Only cost for the base plan (the Low PPO Plan).

**VOLUNTARY VISION BENEFITS:** The Vision plan will continue to be offered through Avesis on a voluntary basis.

**LIFE INSURANCE / AD&D BENEFITS:** The basic Life Insurance benefits are provided through Mutual of Omaha. The City will continue to pay the cost for this benefit on your behalf.

**VOLUNTARY LIFE / AD&D INSURANCE:** The Voluntary Life Insurance benefits are offered through Mutual of Omaha. These voluntary additional life benefits are at your cost.

**LONG-TERM DISABILITY BENEFITS:** Long Term Disability benefits are provided by Mutual of Omaha. The City will continue to pay for this coverage on your behalf.

**VOLUNTARY SHORT-TERM DISABILITY BENEFITS:** The City of Live Oak will continue to offer this benefit to our employees through Mutual of Omaha. The optional Short Term Disability coverage will be offered to all eligible employees on a voluntary basis at your cost.

**FLEXIBLE SPENDING ACCOUNTS (FSA):** The City of Live Oak will continue to offer Flexible Spending & Dependent Care Accounts through Flores. This benefit allows employees to pay for eligible medical costs and dependent care expenses with pre-tax funds deducted from your pay.



# Medical Benefits

Effective October 1, 2021

Here is a snapshot of the coverage offered through the 2021-2022 medical plan(s). For a complete summary of medical benefits, please refer to <https://cityofliveoak.benefitconnector.com/>

BENEFITS – TML Health Benefits		PPO Plan
Deductible	Network	\$500 Individual / \$1,000 Family
	Non-Network	\$1,000 Individual / \$2,000 Family
Out-of-Pocket Maximum	Network	Includes Deductible & Copayments
	Non-Network	\$2,000 Individual / \$4,000 Family
Co-insurance	Network	20%
	Non-Network	50%
Lifetime Maximum		Unlimited
		You Pay
Office Visit		Telemedicine- \$0 Copay
	Network	\$30 Copay
	Non-Network	Deductible/50%
Specialist Office Visit	Network	\$45 Copay
	Non-Network	Deductible/50%
Preventive Visit	Network	0%
	Non-Network	Deductible/50%
Inpatient / Outpatient Hospital	Network	Deductible/0%
	Non-Network	Deductible/50%
Urgent Care	Network	\$75 Copay
	Non-Network	Deductible/50%
Emergency Room	Network	\$500 Copay + 20% after Deductible for Dr. Charges
	Non-Network	\$500 Copay + 20% after Deductible for Dr. Charges
Prescriptions		Disease Management Maintenance (generic)- \$0 Tier 1- \$10 Tier 2- \$40 Tier 3- \$70 Tier 4- \$100 Tier 5- \$150
Please note: Walgreens is Out-of-Network		
Mail Order (90 days)		3x copay
Network Website <a href="http://www.tmlhealthbenefits.org">www.tmlhealthbenefits.org</a>		Blue Choice PPO

*NOTE: This is a brief summary and not intended to be a contract.*



# Medical Costs – Effective 10/1/2021

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**TML Health Benefits Medical – PPO Plan:** *City Pays 100% of Medical Premium and 45% of Dependent Medical*

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$728.34	\$728.34	\$0	\$0
EE/SP	\$1,478.52	\$1,065.92	\$412.60	\$206.30
EE/CH	\$1,281.88	\$977.43	\$304.45	\$152.22
Family	\$2,148.58	\$1,367.45	\$781.13	\$390.57

**PLEASE NOTE –**

**Tobacco Users-** Employees and spouses, who are tobacco users, will have an additional surcharge of **\$25** per person per month towards the cost of their employee health insurance premium- unless they complete a tobacco cessation program.





The prescription drug plan included with your medical benefits is managed by Navitus and uses a network of participating pharmacies. To receive benefits, you must use a participating pharmacy.

## Using Your Prescription Drug Benefits

You can get your medicines from either a retail network pharmacy or through the Navitus mail order program. To make the most of your savings, we encourage you to ask for a generic medicine whenever possible. Generic medicines must meet the same FDA safety requirements as more expensive medicines to treat the same condition.



A pharmacy benefit manager with industry-leading cost-effectiveness and 24/7 customer service.

## Prior Authorization

Some medicines have to be approved (authorized) by a doctor before you can start them. The reason is because some medicines are only approved or effective for certain health conditions. Prior authorizations help manage costs, control drug abuse, and protect your safety. They give you a chance to have the best possible treatment outcomes.

As part of this process, a group of doctors and pharmacists meet often to review medicines that are part of prescription drug plans. They also recommend prior authorization guidelines.

To start the prior authorization process:

- You, your pharmacist, or your doctor will contact us.
- We'll work with your doctor to get the information that's needed for the review.

For more information, call Navitus Customer Care at 855-673-6504.

## Disease Management Maintenance Drugs

Certain generic Disease Management Maintenance Drugs are offered at \$0 including medications for hypertension, high cholesterol, and diabetes

You can see a complete list of eligible medications by logging in at [tnlhealthbenefits.org](http://tnlhealthbenefits.org).

## Step Therapy

Most health conditions can be treated using various medicines. Although they may work in much the same way, their prices can vary quite a lot. With the step therapy program, you can still get the treatment you need — often at a lower cost.

Here's how the step therapy program works:

- You'll try a **Step 1 medicine** *before* a **Step 2 medicine** will be covered.
- That means you'll try a less expensive medicine (**Step 1**) before trying one that costs more (**Step 2**).
- Based on the results of **Step 1**, a **Step 2** medicine may be processed and covered.
- When you bring a prescription to your pharmacy, our system will automatically check to see if it meets the requirements for step therapy.
- If you have already filed pharmacy claims and they show you've tried a **Step 1** medicine that didn't work for you, the **Step 2** medicine may then be processed.
- But, if you have not recently tried a **Step 1** medicine, the pharmacist will ask your doctor for more details.

Always talk with your doctor about the choices you have for your treatments and medicines and check the Navitus app while you're at the doctor's office. That way, you will know whether a drug requires step therapy before you go to the pharmacy.

# How to Access the Navitus Portal



## Take action:

To make the most of your prescription drug benefits, you can access your prescription benefits using the Navitus web portal or mobile app. You can:

1. Compare medication prices to find the lowest cost option for you
2. Locate the most convenient in-network pharmacies
3. Save your preferred pharmacies for quick and easy access
4. See medication and benefit information
5. View your member ID card



## How to Access the Navitus Portal

1. Beginning on your effective date, go straight to the Navitus website, [Navitus.com](https://www.navitus.com)
2. Select **Portal Login**
3. Select **Member Portal Login**
4. Select the link for **New Registration**

For mobile app account assistance contact Navitus customer care:  
**855-673-6504** • Open 24 hours a day, 7 days a week

\* Registration is simple and secure and may require your member ID. The app is available to iOS and Android users. You must be 18 years or older and covered under Navitus' pharmacy benefit plan. Hover your phone's camera over the code to download the app.

## IMPORTANT NOTE:

Walgreens is out-of-network.





# Flexible Spending Account

Effective October 1, 2021

A Flexible Spending Account, or FSA, lets you set aside pre-tax money from your paychecks to spend on out-of-pocket healthcare expenses (i.e., co-pays, deductibles, over-the-counter items, etc.). Money that goes into an FSA is pre-tax, so by anticipating your family's health care and dependent care costs for the next year, you can lower your taxable income.

**Our Flexible Spending Account (FSA) program is administered by Flores.**

**Online Account Information.** You can register to view your account transactions, submit claims and manage your account. Flores will send a confirmation letter to you in September to confirm your election and you can register at that time at [www.Flores247.com](http://www.Flores247.com). On the website, you can view an extensive listing of eligible expenses, read frequently asked questions, view helpful videos, learn how to use the Flores Card, view links to IRS forms and publications, and obtain administrative forms.

## Health Care Reimbursement FSA

This program lets employees pay for certain IRS-approved medical care expenses not covered by their insurance plan with pre-tax dollars. The annual maximum amount you may contribute to the **Health Care Reimbursement FSA is \$2,750**. The City of Live Oak's plan allows you to roll over up to **\$550** of unused funds at the end of the plan year, reducing your risk of forfeiting unused money you have contributed. The City of Live Oak offers the Flores Debit card that will allow you to pay for eligible expenses at participating providers at the time of service. If you prefer to file the claim manually, claims can be uploaded online at [www.flores247.com](http://www.flores247.com). Claims can either be scanned or use your phone's camera to take a picture of your documentation.

Some examples eligible expense include:

Deductible, Prescriptions & Doctor Visit Co-Payments	Over-the-Counter Medicines with a Prescription
Vision services- Lasik Eye Surgery, Glasses & Contacts	Hearing services, including hearing aids and batteries
Dental services- deductible, coinsurance & Orthodontics	Acupuncture

## Dependent Care FSA

The Dependent Care FSA allows employees to use pre-tax dollars towards qualified dependent care for children under age 13 or caring for elders. The annual maximum amount you may contribute to the **Dependent Care FSA is \$5,000** for 2021, (or \$2,500 if married and filing separately). Download a claim form from [www.flores247.com](http://www.flores247.com) or obtain this form from the Human Resources Department.

Examples of Reimbursable Costs include:

Child (under age 13) or adult dependent care	To provide care either in or out of your house
Nursery schools and preschools (excluding kindergarten)	

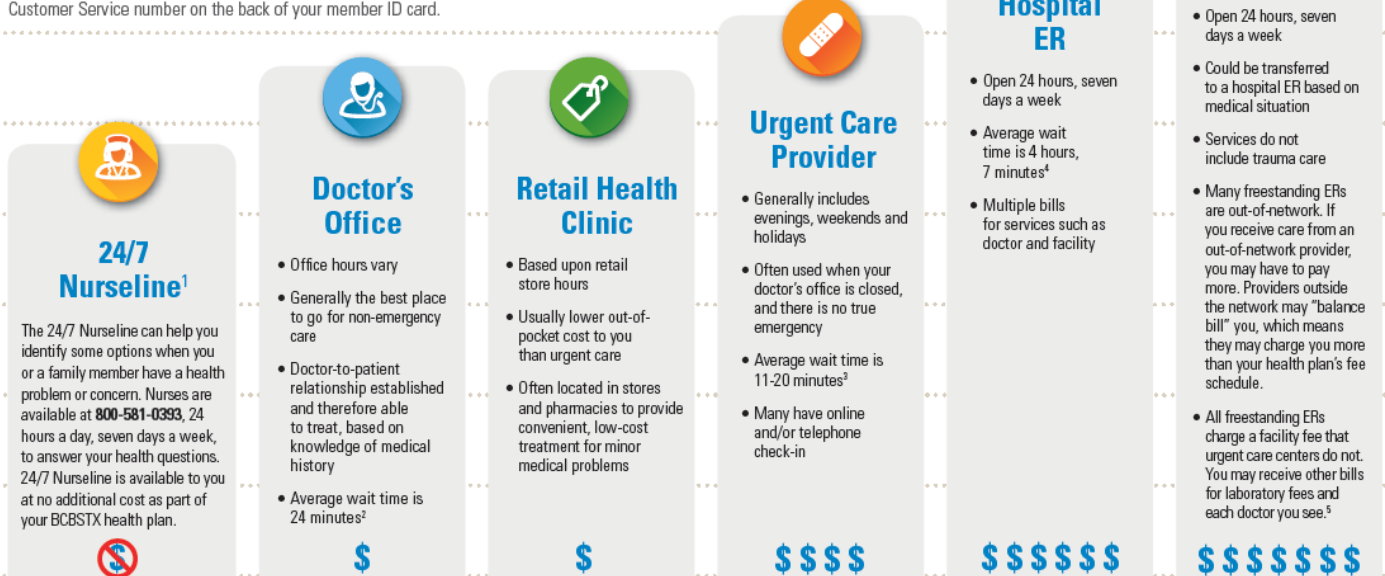
# Know Where to go to save money!

## Confused About Where to Go for Care?

Smart health care choices may save you money.

Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. Where do you go when you have an ear infection, or you are generally not feeling well? The emergency room can be an expensive option. The chart below can help you figure out when to use each type of care.

When you use Blue Cross and Blue Shield of Texas (BCBSTX) in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at [bcbstx.com](http://bcbstx.com) or by calling the Customer Service number on the back of your member ID card.



Knowing where to go for care can make a big difference in cost and time. Here's how your options compare<sup>†</sup>:

	Average Costs	Average Wait Times	Examples of Health Issues	
<b>Virtual Visits</b> Convenient and lower cost	\$	10 minutes or less	<ul style="list-style-type: none"> <li>Allergies</li> <li>Cold and flu</li> <li>Nausea</li> </ul>	<ul style="list-style-type: none"> <li>Sinus infections</li> <li>Asthma</li> <li>Pinkeye</li> </ul>
<b>Your Doctor's Office</b> Your doctor knows your medical history best	\$	24 minutes*	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Sore throat</li> <li>Minor burns</li> <li>Stomach ache</li> </ul>	<ul style="list-style-type: none"> <li>Ear or sinus pain</li> <li>Physicals</li> <li>Shots</li> <li>Minor allergic reactions</li> </ul>
<b>Retail Health Clinic</b> Convenient, low-cost care in stores and pharmacies	\$	15 minutes	<ul style="list-style-type: none"> <li>Infections</li> <li>Cold and flu</li> <li>Minor injuries or pain</li> <li>Shots</li> </ul>	<ul style="list-style-type: none"> <li>Flu shots</li> <li>Sore and strep throat</li> <li>Skin problems</li> <li>Allergies</li> </ul>
<b>Urgent Care Clinic</b> Immediate care for issues that are not life-threatening	\$\$\$\$	11-20 minutes**	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Cuts that need stitches</li> <li>Abdominal pain</li> <li>Sprains or strains</li> </ul>	<ul style="list-style-type: none"> <li>Urinary tract infection</li> <li>Animal bites</li> <li>Back pain</li> </ul>
<b>Hospital Emergency Room</b> For serious or life-threatening conditions	\$\$\$\$\$\$	4 hours, 7 minutes***	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Seizures</li> <li>Head or neck injuries</li> <li>Sudden or severe pain</li> </ul>	<ul style="list-style-type: none"> <li>Fainting, dizziness, weakness</li> <li>Uncontrolled bleeding</li> <li>Problem breathing</li> <li>Broken bones</li> </ul>







## A New Way to Experience Wellness

Well onTarget offers personalized tools and resources to help you — no matter where you may be on the path to health and wellness.

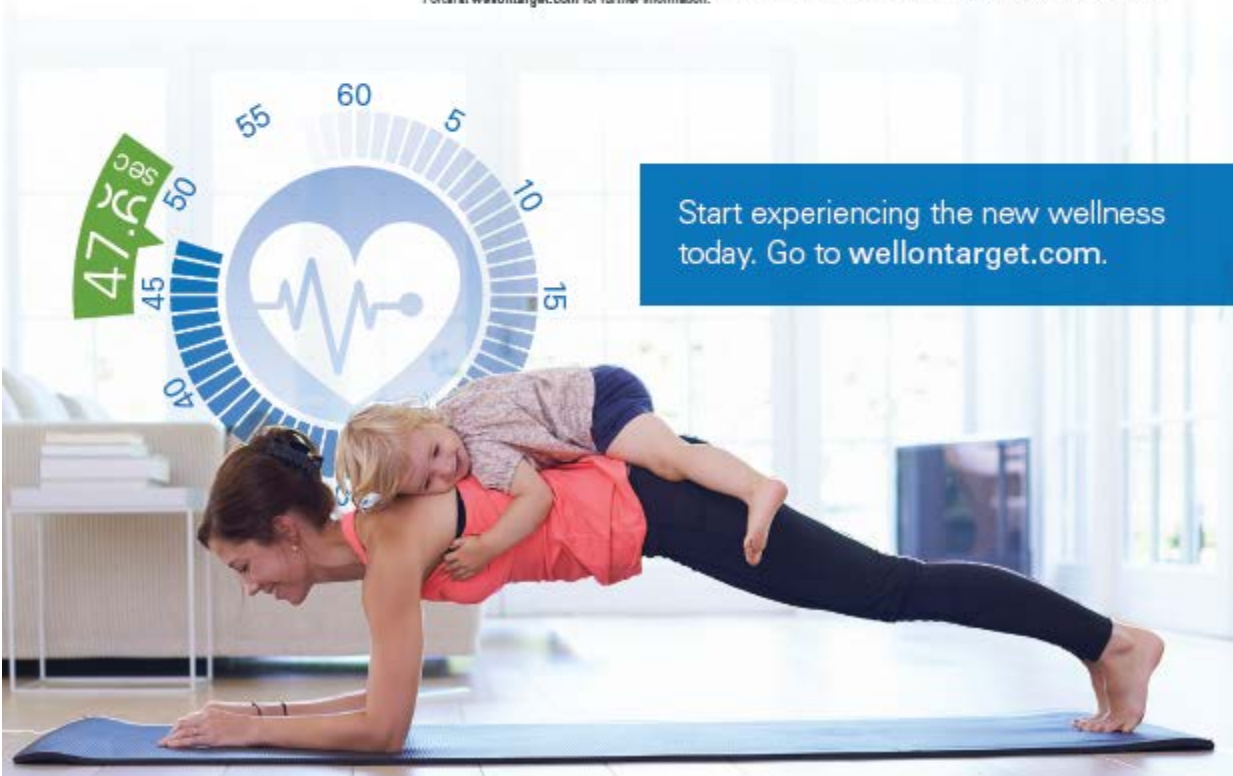
Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

### MEMBER WELLNESS PORTAL

The heart of Well onTarget is the member portal, available at [wellontarget.com](http://wellontarget.com). It uses the latest technology to offer you an enhanced online experience. This engaging portal links you to a suite of innovative programs and tools.

- **Self-directed courses:** These courses let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking and managing stress. Track your progress and reach your milestones as you make your way through each lesson. Reach your milestones and earn Blue Points<sup>SM</sup>.\*
- **Health and wellness content:** The health library teaches and empowers through evidence-based, reader-friendly articles.
- **Tools and trackers:** These resources can help keep you on course while making wellness fun. Use a food and exercise diary, symptom checker and health trackers.

\* Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at [wellontarget.com](http://wellontarget.com) for further information.



# Well onTarget (cont'd)

## HEALTH ASSESSMENT (HA)

The HA uses adaptable questions to learn more about you. After you take the HA, you will get a personal wellness report. This confidential report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals.

## BLUE POINTS PROGRAM

Blue Points can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points in the online shopping mall. The program gives you points instantly, so you can use them right away. If you want a larger reward, you can purchase additional points when you check out.

## FITNESS PROGRAM\*\*

Fitness can be easy, fun and affordable. The Fitness Program is a flexible membership program that gives you unlimited access to a nationwide network of more than 9,000 fitness centers. If you want, you can choose one gym close to home and one near work. And you can visit gyms while you're on vacation or traveling for work.

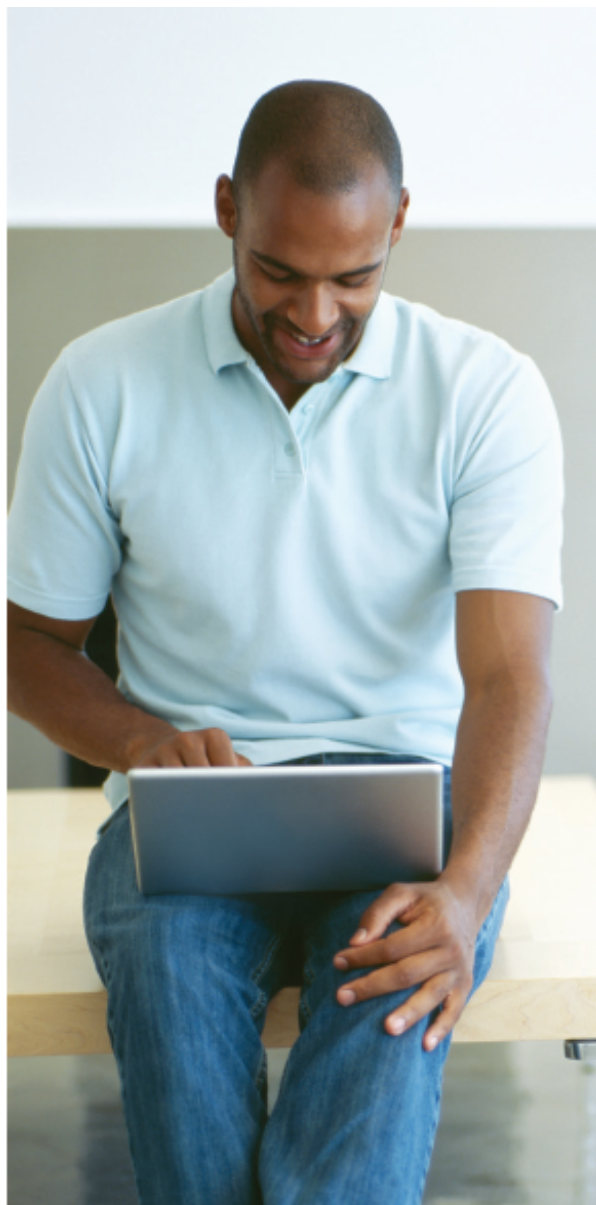
Other program perks include:

- **No long-term contract:** Membership is month to month. Monthly fees are \$25 per month per member, with a one-time enrollment fee of \$25 per member.
- **Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.
- **Convenient payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.
- **Web resources:** You can go online to locate gyms and track your visits.
- **Health and wellness discounts:** Save money through a nationwide complementary and alternative medicine network of 40,000 health and well-being providers, such as massage therapists, personal trainers and nutrition counselors.

It's easy to join the Fitness Program! Just call the toll-free number **888-762-BLUE (2583)** Monday through Friday, from 8 a.m. to 9 p.m. in any continental U.S. time zone.

## FITNESS TRACKING

Track your fitness activity using popular fitness devices and mobile apps.



## Take Wellness on the Go

Check out the Well onTarget mobile app, available for iPhone® and Android™ smartphones. It can help you work on your health and wellness goals — anytime and anywhere.



## Telephone:

- Call MDLIVE (888-680-8646)
- Speak with a health service specialist
- Speak with a doctor

**Get connected today!**

**To register, you'll need to provide your first and last name,  
date of birth and BCBSTX member ID number.**

MDLIVE doctors or therapists can help treat the following conditions and more:

General Health	Pediatric Care	Behavioral Health
<ul style="list-style-type: none"> <li>○ Allergies</li> <li>○ Asthma</li> <li>○ Cold/Flu</li> <li>○ Sinus Infections</li> </ul>	<ul style="list-style-type: none"> <li>○ Ear problems</li> <li>○ Cold/Flu</li> <li>○ Pinkeye</li> </ul>	<ul style="list-style-type: none"> <li>○ Anxiety / Depression</li> <li>○ Child behavior</li> <li>○ Learning Issues</li> <li>○ Marriage problems</li> </ul>



# 24/7 Nurse Line

## 24/7 Nurseline

A nurse at the 24-Hour Advisor Line can help you decide if you should call your doctor, visit the ER or urgent care, wait to see your doctor when you can, or treat the problem yourself. Services are available in many languages.

Teens can also call and speak to a nurse in private about teen health issues.

By calling this line, you can also listen to audio tapes on hundreds of health topics that may concern you, such as:

- Pregnancy
- Diabetes
- Children's health
- High blood pressure
- Insomnia
- Sexually transmitted diseases such as HIV/AIDS

24/7 Nurseline

877-351-8392

**TTY:** 800-386-4424

## Wellbeing Management

Our holistic medical management program will give you a single point of contact, to help you treat your whole body, mind, and all your conditions in an integrated way, because you're a whole person, not a collection of parts with unconnected conditions.



# TML Health Benefits- TML Well

## Earn \$150 for Completing Wellness Challenges

Employees and spouses earn rewards each year by taking a wellbeing survey and completing either a biometric screening, individual challenges, group challenges, or “Wellness Your Way” challenges through TML Well.

### Option 1

- Preventive Care Screening (Biometrics)
- Wellbeing Survey

### Option 2

- Quarterly Challenge (4-6 weeks in length)
- Wellbeing Survey

### Option 3

- 2 Personal Challenges (must be in the nutrition or physical activity category)
- Wellbeing Survey

### Option 4

- Wellness Your Way Challenge offered by your employer
- Wellbeing Survey



## Weight Management Program: Naturally Slim is Now Wondr Health!

This ten-week online program teaches people how to lose weight and improve their health without giving up their favorite foods, through digital behavioral counseling for weight management and diabetes prevention. With as little as a 3% to 5% weight loss, our members can reduce the risk of metabolic syndrome by 41%.

Our pilot group of 400 individuals lost 1,300 lbs. in ten weeks. Wondr Health is available free to all adult members covered by TML Health plans. Selection criteria include:

- Must be older than 18
- Must have a BMI greater than 25 and one risk factor or a BMI of greater than 30
- Must be covered under the medical plan



## Ovia Health for Women's and Family Health

Get support from Ovia Health's complete app suite to provide support from pre-pregnancy to delivery all the way through parenting. On top of being great tracking apps for every step of the parenting journey, Ovia Health helps manage both the children's and the mother's health, including support for post-partum depression.

See your Welcome Packet for more details on everything Ovia Health has to offer!



## Livongo for Diabetes and Hypertension Management

At no additional cost, members with diabetes or hypertension claims will receive an outreach call from a professional at Livongo, a digital health platform determined to empower you to take control of your condition.

If you choose to participate, you will receive digitally connected glucose monitors, scales, and/or blood pressure cuffs that will monitor and transmit your data in real time to your own personal Livongo coach, who will help you manage your condition.

See your Welcome Packet for more details about enrolling in Livongo!



## Airrosti for Musculoskeletal Recovery

Airrosti is an outcome-based program, dedicated to quick recovery from common conditions or injuries through physical therapy for those who wish to avoid surgeries or other unnecessary invasive care options.

You have the option to choose in-office care or virtual and remote treatment to start feeling like yourself in as little as 3-4 visits.



# Dental Benefits

Effective October 1, 2021

Here is a snapshot of the coverage offered through the 2021-2022 dental plan(s). For a complete summary of dental benefits, please refer to <https://cityofliveoak.benefitconnector.com/>

Benefits – BCBS (Blue Care Dental)	Low PPO Plan	High PPO Plan
<b>Type I – Preventive Services</b>	No Waiting Period	No Waiting Period
Oral examinations (2 Per Year)		
X-rays	100%	100%
Cleanings (2 Per Year)		
<b>Type II – Basic Services</b>	No Waiting Period	No Waiting Period
Fillings		
Extractions	80%	80%
Periodontics		
<b>Type III – Major Services</b>	No Waiting Period	No Waiting Period
Crowns		
Removable / fixed bridge-work	50%	50%
Partial or complete dentures		
<b>Type IV - Orthodontia</b>		
Child (under 19)	50%	50%
Adult		
<b>Calendar Year Deductible</b>		
Individual	\$50	\$50
Family	\$150	\$150
<b>Annual Maximums</b>		
Dental Annual Maximum	\$1,500	\$1,500
Orthodontia Lifetime Maximum	\$1,000	\$1,500
Out of Network Reimbursement	Maximum Allowable Charge (MAC)	90 <sup>th</sup> Percentile
Network Website	<a href="http://www.bcbstx.com">www.bcbstx.com</a>	

**NOTE:** This is a brief summary and not intended to be a contract.

## Important information regarding the Low PPO Plan:

The Low PPO plan will pay the following services under Major Services at **(50% Reimbursement)** vs. the High PPO plan which will pay services under Basic Services **(80% Reimbursement)**:

(1) Root Canal Treatment, (2) Oral Surgery (3) Periodontal Surgery.

Under the Low PPO Plan, **Implants are NOT covered.**

Employees should choose the High Plan if their provider is not in the network. The Out of Network Reimbursement for the Low PPO plan (MAC) will result in higher charges for an Out of Network Dentist.



# Dental Rates & How to find a Network Dentist

## BCBS Blue Care Dental- Low PPO

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$18.07	\$18.07	\$0	\$0
EE/SP	\$36.13	\$18.07	\$18.06	\$9.03
EE/CH	\$46.64	\$18.07	\$28.57	\$14.29
Family	\$71.26	\$18.07	\$53.19	\$26.60

## BCBS Blue Care Dental- High PPO

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$26.01	\$18.07	\$7.94	\$3.97
EE/SP	\$52.02	\$18.07	\$33.95	\$16.98
EE/CH	\$64.37	\$18.07	\$46.30	\$23.15
Family	\$99.17	\$18.07	\$81.10	\$40.55

### How To Search for a Network Dentist:

- 1) Go to <https://www.bcbstx.com/onlineirectory/dental.htm>
- 2) Click on Blue Care Dental
- 3) Select "Search by Location"
- 4) You can now search for nearest providers by your ZIP Code using 5, 10, 15 or 20+ miles, or search by Dentist or Facility Name and the City and State.



# Vision Benefits

Visit [www.avesis.com](http://www.avesis.com) or scan the QR Code for additional details about your vision plan.



Effective October 1, 2021

This is a snapshot of the coverage offered through the 2021-2022 Vision plan. For a complete summary of vision benefits, please refer to <https://cityofliveoak.benefitconnector.com/>

BENEFITS		Avesis
Eye Exam	Network	\$10 Copay
	Non-Network	Up to \$35 Reimbursement
Frames/ Lens (Materials copay applies to frame <u>or</u> lenses)		
Single Vision	Network	\$10 Copay
	Non-Network	Up to \$25 Reimbursement
Bifocal Lenses	Network	\$10 Copay
	Non-Network	Up to \$40 Reimbursement
Trifocal Lenses	Network	\$10 Copay
	Non-Network	Up to \$50 Reimbursement
Lenticular Lenses	Network	\$10 Copay
	Non-Network	Up to \$80 Reimbursement
Frames	Network	\$10 copay / Up to \$150 Allowance
	Non-Network	Up to \$45 Reimbursement
Contacts *In Lieu of Glasses		
Network	Medically Necessary	Covered in Full
	Elective	Up to \$130 Allowance
Non-Network	Medically Necessary	Up to \$250 Allowance
	Elective	Up to \$130 Reimbursement
Exam Frequency		12 Months
Lens Frequency		12 Months
Frames Frequency		12 Months
Network Website		<a href="http://www.avesis.com">www.avesis.com</a>

*NOTE: This is a brief summary and not intended to be a contract.*

## Avesis- Vision

Coverage	Total Rate	City Contribution	Employee Contribution per Month	Employee Contribution per Paycheck
Employee	\$5.47	\$0	\$5.47	\$2.74
EE/SP	\$9.57	\$0	\$9.57	\$4.79
EE/CH	\$11.47	\$0	\$11.47	\$5.74
Family	\$14.20	\$0	\$14.20	\$7.10



# Basic Life & AD&D Benefits



Effective October 1, 2021

City of Live Oak provides Basic Life and AD&D (Accidental Death and Dismemberment) insurance for you as a full-time employee at no additional cost. Dependent Basic Life is also provided at no cost to you. However, to receive this coverage for your dependents, you must select the appropriate Coverage Tier and list your dependents in the Family Members section. If you would like to purchase additional life insurance for yourself and/or your dependents, please see the Voluntary Life Insurance page for more information.

## BENEFICIARY INFORMATION

Remember, it is important to designate beneficiaries for all your insurance policies that require them. If you don't, laws may cause death benefits to be distributed differently than you had planned resulting in additional taxes and may unnecessarily delay the process of finalizing payment to your loved ones. You should regularly review and, if necessary, update your beneficiary designations. You can update your beneficiary at any time by *submitting a new beneficiary form to HR*.

BASIC LIFE/AD&D BENEFITS	Mutual of Omaha
Basic Life & AD&D Schedule	1X Basic Annual Salary
Guarantee Issue Amount	Up to \$150,000
Maximum Amount	\$150,000 (minimum \$50,000)
Employee Age Reduction Schedule	To 65% @ Age 65 50% @ Age 70, 35% @ Age 75
Waiver of Premium	Included
Accelerated Death Benefit	50% of Life Benefit
Conversion	Included
Portability	Included
Dependent Life Benefit(s)	Spouse \$10,000, Child \$5,000

**NOTE:** This is a brief summary and not intended to be a contract.

For more information on the basic life plan(s), please visit <https://cityofliveoak.benefitconnector.com/>



# Voluntary Life & AD&D Benefits

Effective October 1, 2021

VOLUNTARY LIFE BENEFITS	Mutual of Omaha	
Employee Life Amount	Increments of \$10,000	
Employee AD&D Amount	Included	
Employee Guarantee Issue Amount	\$100,000	
Employee Maximum Amount	5x Annual Base Salary up to \$500,000	
Employee Age Reduction Schedule	To 65% @ Age 65, 50% @ Age 70, to 35% @ Age 75	
Spouse Life Amount	Increments of \$5,000	
Spouse Guarantee Issue Amount	\$25,000	
Spouse Maximum Amount	50% of Employee Amount/Increments of \$5,000	
Child Life Amount	Increments of \$1,000	
Child Guarantee Issue Amount	\$10,000	
Child Maximum Amount	\$10,000	
Waiver of Premium	6 Month Waiting Period; To Age 65	
Conversion	Included	
Suicide Clause	24 Months	
AGE RATED PREMIUMS (Rates based on Employee/Spouse)	Employee (Rate Per \$1,000)	Spouse (Rate Per \$1,000)
AD&D Rate:	\$0.027	\$0.027
Life Rate: Up to 24	\$0.066	\$0.037
25-29	\$0.066	\$0.037
30-34	\$0.069	\$0.038
35-39	\$0.098	\$0.058
40-44	\$0.147	\$0.090
45-49	\$0.234	\$0.149
50-54	\$0.369	\$0.239
55-59	\$0.610	\$0.413
60-64	\$0.817	\$0.636
65-69	\$1.404	\$1.096
70-74	\$2.514	\$1.966
75-79	\$9.596	\$7.518
Child Life Rate (Per \$1,000)	\$0.10	

**NOTE:** This is a brief summary and not intended to be a contract.

Guarantee issue Amounts listed are only available to new hires and their spouses. All other eligible employees and spouses will be required to submit Evidence of Insurability for any new coverage amount or increase in coverage amount, except as noted.



# Disability Insurance



Effective October 1, 2021

City of Live Oak provides full-time employees with Voluntary short-term and Employer paid long-term disability income benefits. The cost for this coverage is paid by the employee for short-term disability, and by the City for long-term disability. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income.

SHORT TERM DISABILITY BENEFITS	Mutual of Omaha
Weekly Percentage	60%
Weekly Maximum	\$1,000
Benefit Duration	11 Weeks
Accident Benefit Begin	14th Day
Sickness Benefit Begin	14th Day
Pre-existing Condition	3/6

*NOTE: This is a brief summary and not intended to be a contract.*

Rates (Per \$10 Benefit)			
Up to 24	\$0.440	45-49	\$0.350
25-29	\$0.420	50-54	\$0.400
30-34	\$0.420	55-59	\$0.450
35-39	\$0.350	60-64	\$0.500
40-44	\$0.320	65+	\$0.550

*Note: If you are enrolling for Voluntary Disability coverage as a late entrant, you will be required to submit Evidence of Insurability before coverage is approved.*

LONG TERM DISABILITY BENEFITS	Mutual of Omaha
Monthly Percentage	60%
Monthly Maximum	\$6,500
Definition of Disability	2 Years Own Occupation/Any Occupation Thereafter
Elimination Period	90 Days
Benefit Duration	Social Security Normal Retirement Age
Definition of Earnings	Base Annual Earnings
Pre-existing Limitation	3 / 12
Mental Nervous Limitations	12 Months per Disability
Drug & Alcohol Limitations	12 Months per Disability
Self-Reported Limitations	Not Limited

*NOTE: This is a brief summary and not intended to be a contract.*



# Employee Assistance Program (EAP)

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Effective October 1, 2021

The Employee Assistance Program (EAP) can help you resolve problems that affect your personal life or job performance. The Employee Assistance Program (EAP) is offered to all employees and immediate family members through Alliance Work Partners. The EAP is paid for by the City. It is a completely confidential counseling program that covers issues such as:

- Legal / Financial
- Depression / Stress
- Drug / Alcohol Abuse
- Emotional Problems
- Financial Pressures
- Grief Issues
- Family / Relationship Problems
- Other Personal Concerns



EAP staff members are available 24 hours a day, 7 days a week, every day of the year. The EAP can assist with many different types of problems. Among these are stress, depression, anxiety, workplace difficulties, substance abuse, marital problems, family or parenting conflicts, grief, violence and unhealthy lifestyles. The EAP can also assist in identifying local resources and providing referral assistance.

## EAP Services

- Assistance for you or a household family member
- Up to six (6) in-person sessions with a counselor, per year, per individual
- Unlimited toll-free phone access 24/7: 1-800-343-3822
- Online resources 24/7: [www.awpnow.com](http://www.awpnow.com)
  - o Enter the registration code: **AWP-CCV-345**



# DEER OAKS

The Deer Oaks Employee Assistance Program (EAP) is a free service included with your TML Health membership. Everyone residing in your household can use the EAP even if they are not enrolled in your medical plan. This program offers a wide variety of counseling, referral, and consultation services, all designed to help you resolve work/life issues and live a happier, healthier, more balanced life. These services are confidential and can be easily accessed by calling the toll-free Helpline at 866-327-2400.

## In-Person and Telephone Counseling

A network of 50,000 mental health providers throughout the United States are available to provide in-person assessment and counseling services. You can also call a counselor for in-the-moment phone/video support and crisis intervention. And your plan includes 6 free visits per year for each person in your family. If you prefer counseling in a language other than English, you can request phone interpretation in more than 190 common languages.

## Referrals to Community Resources

Get referrals to community resources such as support groups, legal resources, and childcare or elder care services. Work/Life Consultants are also available to help you find a wide range of daily living resources such as pet sitters, event planners, home repair, tutors, and moving services. Simply call the Helpline for resource and referral information.

The Find-Now Child & Elder Care Program helps you care for children and aging parents by finding licensed, regulated, and inspected childcare and elder care facilities in your area. Work/Life Consultants assess your unique needs and provide a list of 3 to 5 confirmed referrals within 12 hours of your call. You can also search the databases and other resources on the Deer Oaks website at [www.deeroakseap.com](http://www.deeroakseap.com) to help you find the right care arrangement.

## Advantage Legal Assist

Get a free 30-minute telephone or in-person consultation with a plan attorney, and unlimited online access to a library of educational legal resources, links, tools and forms, interactive online Simple Will preparation, and access to state agencies to obtain birth certificates and other records.

If you need legal representation, you also receive a 25% discount on hourly attorney fees through the EAP.

## Advantage Financial Assist

Call Deer Oaks for unlimited phone consultation with a financial counselor qualified to advise on a range of issues such as bankruptcy prevention, debt reduction, and financial planning. Financial counselors can also review your credit report and offer ways to improve your score. You can also find educational financial resources, such as tax guides and financial calculators on the Deer Oaks website at [www.deeroakseap.com](http://www.deeroakseap.com).

## ID Recovery

If your identity has been stolen, this phone consultation service is here to help you recover and minimize the impact. You will receive a free 30-minute phone consultation with an Identity Recovery Professional, a customized action plan, and consultation on implementing the plan. Reduce the time you would spend repairing your damaged credit history and take back your peace of mind. You can also get free ID monitoring.

## Online Tools & Resources

[www.deeroakseap.com](http://www.deeroakseap.com) contains an extensive library of health and wellness articles, downloadable presentations, child and elder care resources, and work/life balance resources, as well as a wealth of information for supervisors covering conflict resolution, leadership, motivation, and more.

## Safe Ride Home with Take the High Road

Deer Oaks will reimburse you for your cab fares if you are impaired by alcohol, other substances, or extreme emotional condition. This service is available once per year per participant with a maximum reimbursement of \$45.00 (excluding tips).

If you are retired or have separated from your employer within the last 6 months, you can still use your EAP services.

# Supplemental Products

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Effective October 1, 2021

City of Live Oak also offers the supplemental products as listed below. These products are available on a voluntary basis and are paid by the employee through payroll deductions.

## Accident

Coverage for specific injuries and losses you may suffer in a covered accident including burns, dislocations, and fractures, etc.

## Cancer

Cancer rates in the United States continue to increase. Cancer treatments are expensive and can be financially draining on a family. These plans provide a cash benefit for just about every part of the treatment regimen, from hospital confinement to radiation and chemotherapy. They also offer a first-occurrence benefit when a covered individual is first diagnosed as having internal cancer.

## Specified Health Event

These plans are designed to supplement your major medical coverage to help you with the high cost of treatment. They offer a First-Occurrence Benefit as well as hospital confinement and continuing care benefits for heart attacks, strokes, comas, major human organ transplants, and much more.

## Personal Sickness Indemnity

Coverage is available for you, your spouse and your dependent children. This product offers several benefit amounts so that you can choose the coverage that best meets your individual needs.

For complete details on all Colonial Life products, please refer to the brochures provided or contact the Colonial Agent below:

Agent Contact information:

**Paul Giese**

**Phone: 210-275-3800**

**Claims: 1-800-325-4368**



# Retirement Plans

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## TMRS

To help you prepare for the future, your employer participates in the TMRS Plan as part of its benefits package. Here are some plan highlights:

- ❖ Mandatory Employee contribution 7%
- ❖ Contribution matched by City: 2:1
- ❖ Death Benefit equal to 12 months' salary
- ❖ Vesting after 5 years
- ❖ Retirement after 20 years or Age 60 with 5 years of service

## ICMA-RC is now MissionSquare Retirement

To help you prepare for the future, your employer also sponsors a deferred compensation plan as part of its benefits package. ICMA-RC provides retirement preparation services and focuses on building retirement security for the public sector. They offer ongoing individual counseling and group presentations on asset class guidance, fund advice and managed accounts.

# What Constitutes a Qualifying Life Event?

Qualifying Life Event	Benefits Allowed to Change									Documentation
	Medical	Dental	Vision	Supp. EE Life	Vol. Sp. Life	Vol. Child Life	Dep. Care	Health Care	Beneficiaries	
Change in marital status: · Marriage · Divorce or Annulment · Legal Separation · Domestic Partner Dissolution · Death of Spouse	✓	✓	✓		✓		✓	✓	✓	Marriage Certificate Divorce Decree Final Court Document Notarized Statement of Disenrollment Death Certificate
Change in the number of dependents: · Birth · Adoption · Guardianship of a Child · Death of a Dependent	✓	✓	✓			✓	✓	✓	✓	Birth Certificate, Hospital Announcement Adoption Agreement Court Decree for Guardianship Death Certificate
Dependent Becomes Eligible	✓	✓	✓	✓	✓	✓	✓	✓	✓	Provide Name, Social Security Number, and Date of Birth for dependents
Dependent Loses Other Coverage	✓	✓	✓				✓	✓	✓	Proof of Loss of Coverage, such as termination letter; Certificate of Creditable Coverage
Dependent Gains Other Coverage	✓	✓	✓				✓	✓	✓	Proof of Coverage with start date of benefits and name(s) of covered dependents
A change in Employee's, spouse's, or dependent's work hours (including a switch between full and part-time status)	✓	✓	✓				✓	✓	✓	Proof of loss of Coverage due to employment status change, such as a Certificate of Creditable Coverage or letter from the company
Change in Dependent Care Costs							✓			Letter from your Day Care Provider
Court Ordered Dependent, add or drop from coverage	✓	✓	✓			✓	✓	✓	✓	Contact your Benefits Team Directly



For more information on Qualifying Events scan the QR code with your mobile device.



# Tobacco and Wellness Program Policy

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## Program Overview

Under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”), a wellness program has been created for the City of Live Oak. We are continuing our policy of a surcharge for our Tobacco Cessation Program. The City of Live Oak reserves the right to amend, alter, change or discontinue this program at any time.

## Healthcare Premiums

Employees and their spouses may be eligible for standard health care premiums as follows:

**Non-Tobacco Users-** Employees and spouses, who are non-tobacco users, will not be charged a surcharge.

**Tobacco Users-** Employees and spouses, who are tobacco users, will have an additional surcharge of \$12.50 per paid period/ \$25.00 a month towards the cost of their employee health insurance premium from October 1, 2021, to September 30, 2022. Within six (6) months beginning October 1, 2021, the tobacco user may submit a Tobacco User Affidavit to change their status to a non-tobacco user status or complete a tobacco cessation class. (See Change of Tobacco Use Status below).

**Wellness Program-** Employees and spouses are eligible to earn \$150 incentive check by completing the Wellbeing Survey and one of the four options listed under TML Well by December 31, 2021. The annual physical is voluntary and is an incentive for a healthy lifestyle. (See page 18 for additional information).

## Change of Tobacco Use Status

If the tobacco use status changes within the first six (6) months the year and prior to the next open enrollment, the following applies:

**Non-Tobacco User** - If the status changes to non-tobacco user (all use of tobacco products has ceased for a period of 6 months or longer), the employee may complete an updated Affidavit and submit to Human Resources. The employee and/or spouse will be eligible for the non-tobacco user premium effective the first day of the month following receipt of the Affidavit by Human Resources.

**Tobacco User** - If the status changes to tobacco user, the employee must notify Human Resources within 30 days of the change and complete an updated Affidavit. The standard healthcare premium rate will apply. If it is determined that the employee did not submit an updated Affidavit within 30 days from the status change to tobacco user, this inaction will be deemed to be counter to Live Oak Values, specifically Integrity, and may be cause for disciplinary action up to an including employment termination.

## Participation Is Voluntary

Participation in the Live Oak sponsored Well on Target Tobacco Cessation Program and Wellness Program is voluntary for employees and their spouses.

## Employment Decisions

Live Oak will not make employment decisions based on an employee’s choice to use legal tobacco products. Live Oak will make employment related decisions if an employee intentionally misrepresents tobacco use status or participation in a tobacco cessation program to receive the health care premium discount.



# Tobacco and Wellness Program Policy (cont.)

## Participation in a Tobacco Cessation Program

If an employee and spouse elects to participate in a tobacco cessation program, the employee may be eligible for the non-tobacco use premium for a maximum of six months. The employee must complete the Tobacco Cessation and print out a certificate of completion and submit to Human Resources.

## Tobacco Cessation Coaching Process

1. The tobacco cessation coaching process begins with the initial health assessment. If you indicate current tobacco use, more specific information is gathered, including type(s) of tobacco used, quantity and frequency of use.
2. The coach establishes your level of readiness or willingness to attempt to quit.
  - If you are not ready to make a quit attempt, you'll be reassured and encouraged to continue contemplation. The coach will be periodically readdressing the subject throughout the course of the coaching relationship.
  - If you are ready to make a quit attempt, the coach confirms baseline information and metrics from the health assessment.
3. The coach assists you in developing an individualized quit plan utilizing the "S.T.A.R.T." model (each step is documented in the member's record):
  - Set a quit date
  - Tell family, friends, coworkers and others about the plan
  - Anticipate challenges and put plans in place to avoid a relapse
  - Remove all tobacco and tobacco-related items from environment
  - Talk to your doctor (for potential medicinal support)
4. You'll be given individualized information and advice along with appropriate educational content and instruction on portal resources (tobacco cessation therapies, tracking, tools, online support community and self-directed lessons).
5. Next, follow-up contact is scheduled (often taking place on, or just before, the agreed quit date).

Each contact involves an assessment of current tobacco status (number of days quit, any slips, relapses or challenges faced). The coach will give you encouragement and strengths-based practical counseling to help you stay on track (or get back on track if necessary). **All participants who successfully complete the program will receive a Certificate of Completion.**

### Staff Qualifications

The tobacco cessation clinical staff includes registered and licensed nurses, registered dietitians, exercise specialists, health educators and certified mental health counselors. Health coaches must have a bachelor's degree in a health-related discipline.

Sign up for the Tobacco Cessation Program in the Well onTarget Portal at [wellontarget.com](https://wellontarget.com). Or call 877-806-9380.



Tobacco cessation can be a lengthy, difficult journey. Regardless of the member's situation or tobacco use status, coaches are trained to provide compassionate interventions.

**Did You Know:** After quitting, the body begins to repair the damage caused by smoking.







8001 Shin Oak Drive  
Live Oak, TX 78233  
(210) 653-9140

