Plan Year 2020
Effective January 1, 2020 to December 31, 2020

Voluntary Employee Benefits Enrollment Guide

International Association of Firefighters, International Brotherhood of Electrical Workers Local 1547 and Plumbers Local 367
When to Enroll

- **When you are initially eligible for coverage.** You have 30 days from your hire date to make plan elections.

- **Special enrollment opportunity.** This is a limited enrollment period that opens if you have lost other coverage due to a reason beyond your control or you have a qualified family status change.

  Examples of qualified family status changes that allow you to change some of your benefits during the year include:
  
  - Marriage or divorce
  - Death of your dependent child or spouse
  - Change in your or your spouse’s employment status that results in loss or gain of coverage
  - Birth, adoption, or change in the custody of your child

- **Annual open enrollment.** Open Enrollment is the time of year to add, change or delete coverage for yourself and any eligible dependents. If you do not enroll now, you may only make changes during next year’s open enrollment period or a special enrollment opportunity. See page 3 for more information on how to enroll.
How to enroll during open enrollment. Open enrollment will be conducted via SAP Employee Self Service (ESS) to enroll/change benefits. Enrollment will be advertised each year with a designated timeframe to make your elections. Elections and must be completed within that timeframe.

Here are the web addresses to access the enrollment website:

- **MOA Muniverse:** [http://www.muniverse.net/](http://www.muniverse.net/) Click the “SAP Login” link under Featured Links

  ![SAP Login](https://via.placeholder.com/150)

  **Featured Links**
  
  - **Internet (from home):** [http://www.muni.org/](http://www.muni.org/) Click the “For Employees” link at the bottom of the page to access SAP ESS from home. You will need to use Internet Explorer to access SAP ESS from home.

  ![SAP self service](https://via.placeholder.com/150)

  - **Instructions on how to navigate Benefits enrollment can be found on Muniverse by clicking “SAP Help (uPerform)” . Navigate to the Employee Self-Service (ESS) link and click option 7 “Benefits”.

  ![SAP Help (uPerform)](https://via.placeholder.com/150)

  - **Open Enrollment meetings and open labs will be scheduled throughout the open enrollment period. Please check the Muniverse home page for a listing of dates, times and locations. Also, watch for announcements and helpful hints in the MOA Bulletin.**

  - **Further help is available by calling the Benefits Hotline at 343-4422 or sending us an email to Benefits@muni.org.**
Employees Eligibility

- To be eligible for most benefits, you must be a regular employee working at least 20 hours per week.
- You are eligible to enroll during the first 30 days from your hire date. Benefits become effective the 1st of the month following your hire date. If you are hired on the 1st of the month, your benefits are effective that day.
- Benefit elections/changes made during open enrollment will be effective January 1st of the following year.

Dependents Eligibility

- You must be covered by or enroll in a benefit plan to enroll your eligible dependents. Your eligible dependents include your:
  - Lawful spouse
  - Children:
    - Child 26 years of age or under
    - Natural or legally adopted
    - Minor or foster child for whom you or your spouse has legal guardianship
    - Stepchildren of lawful spouse

You must enroll your eligible dependents for insurance coverage—their enrollment is not automatic.
LIFE/ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFITS HIGHLIGHTS

- **Remember to name a beneficiary**
  - Your beneficiary will receive the benefit paid by your life insurance policy in the event of your death. Your beneficiary is the person(s) who will receive your life insurance benefits when you die. Your beneficiary can be a person or multiple people, charitable institutions or your estate. Once named, your beneficiary remains on file until you make a change. Without clear direction on file, your family could end up fighting for your death benefit in court. This can take time and money, and it’s the last thing your loved ones will want to deal with after your death.

<table>
<thead>
<tr>
<th>Basic Life/AD&amp;D</th>
<th>Voluntary Life/AD&amp;D</th>
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<tbody>
<tr>
<td><strong>Basic Life/AD&amp;D Benefit Amount</strong></td>
<td><strong>Voluntary Life/AD&amp;D Benefit Amounts</strong></td>
</tr>
<tr>
<td>$50,000 for IBEW &amp; Plumbers</td>
<td>$25,000 to $200,000 in increments of $25,000</td>
</tr>
<tr>
<td>$200,000 for IAFF</td>
<td>Dependent Life/AD&amp;D - $5,000</td>
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<tr>
<td><strong>Included Benefits</strong></td>
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<td>Seatbelt/Airbag Education Repatriation Loss of use/Paralysis Loss of speech and/or hearing Conversion/Portability privilege</td>
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<td><strong>Accelerated Death Benefit</strong></td>
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<td>If you are terminally ill, you may be able to receive a portion of your life coverage benefit as a lump sum</td>
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<tr>
<td><strong>Reduction Schedule</strong></td>
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<tr>
<td>Schedule begins with 35% at age 75</td>
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<tr>
<td><strong>Cost of Coverage</strong></td>
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</tr>
<tr>
<td>MOA pays the full cost for the Basic Life/AD&amp;D Benefit.</td>
<td>You pay the full cost for the Voluntary Life/AD&amp;D Benefit. Reference the rate sheet for pricing.</td>
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</tbody>
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- Symetra provides value added benefits of ID Theft Protection, Beneficiary Companion Program, and Travel Assistance for all members with Basic Life/AD&D insurance.
- Visit the Employee Benefits page on Muniverse for more information.
**DISABILITY BENEFITS HIGHLIGHTS**

**Short Term Disability (STD)** insurance provides income protection in the case of a short-term illness. Once you meet the eligibility waiting period, you will be automatically enrolled in the employer-provided basic STD coverage.

**Voluntary STD - Symetra**
- **IAFF & Plumbers**

**Elimination Period**
- 0 days if disability is due to an injury
- 14 days if disability is due to a sickness
- 60 days if disability is due to sickness (during first 12 months from date insurance begins for Employees who don’t enroll during their new hire enrollment or w/in 90 days of a change in family status)

*Benefits begin after the elimination period is completed*

**Maximum Weekly Benefit Available**
- $300 per week
- $500 per week
- 60% of weekly earnings up to $1,500 per week

**Maximum Payment Period**
- 39 weeks

**Long Term Disability (LTD)** provides income protection in case of a long-term illness or injury. Once you meet the eligibility waiting period, you will be automatically enrolled in the employer-provided basic LTD coverage. Benefits will be payable after the elimination period; during this period, you can use your Paid-Time Off (PTO) or sick leave and STD benefits (if applicable).

**LTD - Symetra**
- **IAFF, IBEW & Plumbers**

**Elimination Period**
- 273 days or the date your insured STD payments end, if applicable

*Benefits begin the day after the elimination period is completed*

**Monthly Benefit**
- 60% of monthly earnings

**Maximum Benefit Available**
- $6,250 per month

**Maximum Payment Period**
- Social Security Normal Retirement Age

Submit and view claim details online on the mobile friendly site [www.symetra.com/MyGO](http://www.symetra.com/MyGO).

Symetra provides additional EAP services for all long-term disability members.
CONTACT INFORMATION

STD/ LTD/Life/AD&D

Symetra
1-877-377-6773
www.symetra.com/MyGO
M-F: 8 a.m. – 8 p.m. (ET)

MOA Benefits Staff

Benefits Hotline
(907) 343-4422
benefits@muni.org
M-F: 8 a.m. – 5 p.m. (AKST)