



2026

EMPLOYEE BENEFITS GUIDE

ANNUAL ENROLLMENT

Annual Enrollment is Here!



This is the time of year when you can make changes to your benefits. These changes will be effective on **January 1, 2026**. Please see the next page for more details on what is changing and what you need to do.

Disclaimer

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

The information provided in this summary is for comparative purposes only. Actual claims paid are subject to the specific terms and conditions of each contract. This benefit summary does not constitute a contract.

The information in this booklet is proprietary. Please do not copy or distribute to others.



WELLMARK BLUE CROSS BLUE SHIELD

Phone Number

800-524-9242

Provider Search

www.wellmark.com/finder

To search for a provider: visit the site above, click on “**find a provider or facility**” Then “**Choose a location and plan**”

There will be a 5% decrease to the Medical premiums this year. **As a reminder, each year you are required to log in to BambooHR to make your benefit elections, even if you are not changing your coverage.**

* For the HDHP Plan, benefits are not available for any family member until the entire family deductible has been met.

BENEFITS	\$500 Deductible	\$2,500 Deductible (Qualified HDHP)
Deductible * For the HDHP Plan, benefits are not available for any family member until the entire family deductible has been met.	\$500 Single \$1,000 Family	\$2,500 Single \$5,000* Family
Coinsurance	You pay 10%, plan pays 90%	You pay 0%, plan pays 100%
Out of Pocket Maximum	\$1,000 Single \$2,000 Family	\$2,500 Single \$5,000 Family
Office Visit Copay	\$15 PCP \$15 Specialist	Deductible
Preventive Office Copay	Covered at 100%	Covered at 100%
Emergency Room Copay	\$200 copay	Deductible
Prescription Drug	Tier 1: \$10 Tier 2: \$25 Tier 3: \$40 Specialty: \$100 Mail Order – 3 copays for 90-day supply	Included with medical deductible

Contributions per pay period	Employee	Family
\$500 Plan	\$46.32	\$113.72
\$2,500 Plan (HDHP)	\$35.42	\$71.15
Health Savings Account (City Paid Contributions to your Account)	\$62.67	\$265.38

DELTA DENTAL

Phone Number 800-544-0718

Website www.deltadentalia.com

There will be a 4% increase in the Dental premiums this year. **As a reminder, each year you are required to log in to BambooHR to make your benefit elections, even if you are not changing your coverage.**

Services	PPO	Premier
Preventive Services	100% covered	100% covered
Deductible	\$15 Single / \$45 Family	\$25 Single / \$75 Family
Basic Services	Routine & Restorative – You pay 10% coinsurance, plan pays 90%	Routine & Restorative – You pay 20% coinsurance, plan pays 80%
Major Services	Endodontics/Periodontics; gum and bone diseases, high cost restorations – cast restorations, crowns, inlays, posts and cores – You pay 20%, plan pays 80%	Endodontics/Periodontics; gum and bone diseases, high cost restorations – cast restorations, crowns, inlays, posts and cores – You pay 20%, plan pays 80%
Annual Maximum	\$1,000	\$1,000
Orthodontic	Services for proper alignment of teeth, only available to dependent children under age 19 covered by a family contract – You pay 50% coinsurance to a lifetime maximum of \$1,500	Services for proper alignment of teeth, only available to dependent children under age 19 covered by a family contract – You pay 50% coinsurance to a lifetime maximum of \$1,500

PLAN	Employee	Employee & Spouse	Employee & Child(ren)	Family
Contributions per pay period	\$0	\$19.14	\$24.93	\$45.05

DELTA VISION (Using the EyeMed Vision Care Network)

Phone Number 800-542-9242

Provider Search www.deltadentalia.com

There will be no change to the Vision premiums this year and the City of Altoona will continue to pay for this coverage for you and your eligible dependents. **As a reminder, each year you are required to log in to BambooHR to make your benefit elections, even if you are not changing your coverage.**

Services	Scheduled Benefit Amount In-Network Member Cost
Exam	\$10 (One covered exam subject to copay every calendar year)
Frames	80% of the balance over \$130 (One set every two calendar years)
Lenses	\$25 Copay: Single Bifocal Trifocal Lenticular \$90 copay: Standard Progressive
Contact Lenses	85% of balance over \$130 for conventional and 100% of balance over \$130 for disposable. Contact lenses are in lieu of lenses. (Once every calendar year)
Additional Benefits	40% off additional pairs of glasses. 20% off any items not covered by the plan, including non-prescription sunglasses. 15% off retail price or 5% off the promotional price for LASIK or PRK from US Laser Network .

PLAN	Employee	Employee & Spouse	Employee & Child(ren)	Family
Contributions	\$0	\$0	\$0	\$0

CITY OF ALTOONA – EMPLOYER CREDIT

For 2026, The City will contribute up to \$4,000 annually to employees who choose to waive medical family coverage.

These funds can be used for medical and dependent dental premiums, funding a Health Savings Account (HSA) or Flexible Spending Account (FSA), and/or deferred compensation 457 plan option.

Please see Human Resources for more information.

Medical Plans - Cost Per Pay Period		
2026	\$500 PPO	\$2,500 HDHP PPO
Employee only	\$46.32	\$35.42
Employee & Family	\$113.72	\$71.15

Dental Plans - Cost Per Pay Period	
Employee only	\$0.00
Employee & Spouse	\$19.14
Employee & Child(ren)	\$24.93
Employee & Family	\$45.05

Vision Plans - Cost Per Pay Period	
Employee only	\$0.00
Employee & Spouse	\$0.00
Employee & Child(ren)	\$0.00
Employee & Family	\$0.00

VISION BANK

If you are enrolled in the \$2,500 Qualified HDHP, then you have the opportunity to open a Health Savings Account or HSA. With an HSA, you can use pre-tax money to pay for qualified medical, dental and vision expenses. It is like a savings account for your healthcare expenses!

UNDERSTANDING A HEALTH SAVINGS ACCOUNT

What is a health savings account?

Otherwise known as an HSA, a health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf. Dollars from the account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

Who is eligible for an HSA?

Anyone who is:

- Covered by a high-deductible health plan (HDHP);
- Not covered under another medical plan that is not an HDHP;
- Not entitled to (eligible for AND enrolled in) Medicare benefits; or
- Not eligible to be claimed on another person's tax return.

City of Altoona HSA Contributions

The City of Altoona contributes a set amount each pay period into the HSAs of employees who elect to participate in the HDHP Plans. This money is deposited directly into the HSA for each employee and does not need to be reimbursed should the employment with the city end.

For those who select the HDHP Plan option, the monthly premium cost you select the city contributes back to you as a deposit in your HSA account through Vision Bank. This deposit is in addition to the per pay period contribution that the city deposits directly to your HSA when you elect to enroll in one of the HDHP Wellmark medical insurance options. Please see the table below for actual contribution numbers for 2026.

Health Savings Account Contributions					
2026	Premium Cost per pay period	Additional City Contribution	Total Contribution Per Pay Period	Total contribution per Year	Annual IRS Limit
Employee Only	\$35.42	\$62.67	\$98.09	\$2,550.34	\$4,400.00
Employee & Family	\$71.15	\$265.38	\$336.53	\$8,749.78	\$8,750.00

UNDERSTANDING A HEALTH SAVINGS ACCOUNT

When do I use my HSA?

After visiting a physician, facility or pharmacy, your medical claim will be submitted to your HDHP for payment. Your HSA dollars can be used to pay your out-of-pocket expenses (deductibles and coinsurance) billed by the physician, facility or pharmacy, or you can choose to save your HSA dollars for a future medical expense.

You may also be able to use an HSA debit card to access your HSA funds, if your HSA custodian or trustee allows it.

You may use your HSA for non-medical expenses. However, HSA amounts that are used for non-medical expenses are taxable as income to you and are generally subject to an additional 20% penalty.

How much can I contribute to an HSA?

The annual HSA contribution limits for 2026 are:

- \$4,400 for individual coverage and \$8,750 for family coverage
- Individuals age 55 or older may be eligible to make a catch-up contribution of \$1,000.

Why should I elect an HSA?

1. Cost Savings

- Triple tax benefits
- HSA contributions are excluded from federal income tax
- Interest earnings are tax-deferred
- Withdrawals for eligible expenses are exempt from federal income tax
- Reduction in medical plan contribution
- Unused money is held in an interest-bearing savings or investment account

2. Long-Term Financial Benefits

- Save for future medical expenses.
- Funds roll over from year to year.
- Account is portable—you take it with you even if you leave the company.

3. Choice

- You control and manage your health care expenses.
- You choose when to use your HSA dollars to pay your health care expenses.
- You choose when to save your HSA dollars and pay health care expenses out-of-pocket.
- You decide whether to use your HSA dollars to pay for non-medical expenses and incur the additional taxes.

DISCOVERY BENEFITS

Save money on out-of-pocket medical, dental, vision and dependent care expenses by using Flexible Spending Accounts (FSAs). **You can save approximately 25% of each dollar spent on these expenses! Please note that if you are enrolled in the \$2,500 HDHP you are not eligible to enroll in a Healthcare FSA. You can enroll in a Limited Purpose FSA which covers Dental and Vision expenses only.**

	Plan Details
Types of Flexible Spending Accounts	Healthcare FSA: use pre-tax money for medical, dental and vision expenses. Limited Purpose FSA: use pre-tax money for dental and vision expenses only. Dependent Care FSA: use pre-tax money for expenses related to adult and child dependent care.
What is Pre-tax Money?	Pre-tax money is money before taxes are taken out; using money from Flexible Spending Accounts lowers your taxable income.
Contribution Limits	Healthcare FSA: \$3,400 Limited Purpose (Dental and Vision) FSA: \$3,400 Dependent Care FSA: single or married filing tax returns jointly- \$7,500; married, filing separate tax returns-\$3,400
Claim Deadlines	Healthcare/Limited Purpose FSAs: use 2026 funds from January 1, 2026 – December 31, 2026 and file your claims within 90 days of the end of the plan year. Dependent Care FSA: use 2026 funds from January 1, 2026 – December 31, 2026 and file your claims within 90 days of the end of the plan year.
What is the Difference Between an HSA and a Flexible Spending Account?	• An HSA can roll over unused funds from year to year and is portable if the employee leaves the company. • An FSA cannot roll over unused funds from year to year and is not portable; you will lose any funds still in your account after the end of the plan year!
What Expenses are Eligible?	Go to www.fsastore.com to find eligible expenses.

SYMETRA

For 2026, Symetra will continue to be our carrier for both Life and Long-Term Disability coverages. **Remember, these coverages are paid for by the City of Altoona!**

Basic Life and AD&D	Benefit Amount
Eligible Employees	\$50,000
Age Reduction	• 35% at age 70 • 55% at age 75
Accidental Death and Dismemberment	Benefit is equal to your life benefit if loss is due to accident or injury.
What is Accidental Death and Dismemberment?	Accidental Death and Dismemberment (AD&D) is similar to life insurance, but only pays a benefit if the death is due to an accident. AD&D plans also pay a portion of the benefit for an injury that results from an accident.

Benefits	Long-Term Disability
Benefits Begin	60 day Elimination Period
Percentage of Income Replaced	60%
Maximum Benefit	Monthly- \$7,000
Maximum Benefit Payment Period	Social Security Normal Retirement Age

SYMETRA

For 2026, Symetra will continue to be our carrier for Short-term Disability, Accident, Critical Illness and Hospital Indemnity. Rates and amounts are available from HR. **Remember, these coverages are paid for by the employee!**



SHORT TERM DISABILITY

Short-term disability pays you a portion of your salary in situations when non-job-related injuries, illnesses, or other medical issues prevent you from working for a limited time period.



CRITICAL ILLNESS

Typically pays a lump-sum benefit directly to you at the time a covered illness (such as a stroke, heart attack or cancer) occurs or is diagnosed. When you are sick, the last thing you want to think about is your finances. You can typically use the money for everyday expenses like mortgage payments, utility bills or childcare.



HOSPITAL INDEMNITY

Similar to Accident and Critical Illness Plans, Hospital Indemnity provides a lump-sum benefit to use for expenses related to a hospital stay. Expenses covered include: hospital admission, hospital confinement, lodging, transportation and more.



ACCIDENT

Stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accident. When you have a covered accident, you can receive cash benefits to use however you see fit. Coverage typically includes ambulance services, emergency room visits, intensive care unit confinement, etc.

DO YOU HAVE QUESTIONS ABOUT YOUR BENEFIT PROGRAMS AND AREN'T SURE WHO TO CONTACT?

Need help processing your elections?

Please reach out to Patti Murray!

Patti Murray:

- Phone: 515-957-5121
- Email: pmurray@altoona-iowa.com



For additional information on specific plan information, including a plan comparison tool, required legal notices, etc., please go to the Altoona Benefits link on the Human Resources SharePoint page at:

www.cityofaltoonaia.sharepoint.com/sites/AltoonaIntranet/SitePages/Human-Resources.aspx

The TrueNorth TRUEAdvocate Team is here to help!

Monday - Friday | 7:30 a.m. to 5:00 p.m. CT
For Spanish, please select option 4

Our team can assist with:

- Benefit coverage questions
- Ordering an ID card
- Claim questions and research
- Finding a form
- Provider Search



(888) 655-9980



trueadvocate

@truenorthcompanies.com

