



EMC NEWS

SPRING 2018

HEALTH CARE BENEFITS | WELLNESS | RESOURCES

Member Rewards Allows You to SHOP. GO. EARN.



For civilian employees enrolled in a City health care plan, you can take advantage of a special program—**Member Rewards**, administered by Vitals. Because the cost of care can vary significantly from facility to facility, the Member Rewards program will help you shop for care at the best price with no compromise on quality. You’ll earn cash in your pocket for making a cost-conscious choice. Here’s how it works.

Shop: There are two easy ways to locate a participating health care provider. When your doctor recommends a procedure or test, you can contact your Benefits Value Advisor (BVA) at (800) 521-2227. Your BVA can help you identify a cost-effective location where you can have your service performed. The other option is to visit bcbstx.com, log in to Blue Access for members, and click on “Find Doctor or Hospital.”

Go: Have your procedure or test at the location you identified as a participating provider.

Earn: When your procedure or test is performed and the medical claim is processed by Blue Cross and Blue Shield of Texas, Vitals will mail a **reward check (of up to \$500)** to your home a few weeks later. To review procedures and their associated rewards, visit bcbstx.com.

Remember, procedures and tests such as ultrasounds, mammograms, CT scans, and even knee, shoulder, and hip surgeries are all eligible services under the Member Rewards Program. Learn more about your options by contacting a BVA today!



BlueCross BlueShield of Texas

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excellence in all we do

COREValues

Teamwork • Integrity • Innovation • Professionalism

Not only can a **Benefits Value Advisor** (BVA) help you with Member Rewards, they can offer other support as well. Don’t forget about this valuable resource that’s just a phone call away at (800) 521-2227.

The Benefits Value Advisor

- ✓ Schedules your appointment
- ✓ Explains out-of-pocket expenses
- ✓ Identifies the best value physicians and facilities



Financial Wellness

If personal finances stress you out, you're not alone. According to the American Psychological Association's (APA) annual Stress in America survey, money ranked as the top source of stress for American adults for the seventh year in a row. More than a quarter of Americans say they feel stressed about money most or all of the

time. Only 30 percent rate their financial security as high (8, 9 or 10 on a 10 point scale where 1 is not at all financially secure), and more than two-thirds believe that more money would make them happier.

People deal with stress in many different ways — sometimes healthy, often not. People commonly deal with anxiety by avoiding whatever it is that makes them anxious. Unfortunately, if you avoid dealing with your finances, you'll likely create more financial problems, and more anxiety, in the long term.

Money matters are too important to ignore. Financial illiteracy is linked to money mismanagement and to debt. Debt, in turn, is associated with lower self-esteem, lower productivity and greater stress. Unsurprisingly, research has also linked financial strain to depression.

Complete APA article can be found at <http://www.apa.org/helpcenter/financial-avoidance.aspx>.

Through services provided by Deer Oaks, the City's Employee Assistance Program (EAP), you can find resources to help you gain control of your finances and manage stress. Here are a few:

- Budget Worksheet—you can find a budget worksheet online that will help you track this month's budget and plan for the next month.
- Online Seminar—This month's seminar will be held on March 20, and the topic is *Your Routine Financial Check-up*. It will help you examine your finances, and review and prioritize your debts. If you can't make it on this day, it will be available for you to watch at a time that is convenient for you.
- Financial Calculator—A helpful tool that allows you to get answers and explore different options regarding home and personal financing, investing, and retirement
- Telephonic Financial Counseling—To connect with a counselor to discuss how to budget, debt options, and money management, call Deer Oaks at 1-866-327-2400.

You can find all this and more online at deeroakseap.com, click on Member Login and enter "cosa" for the username and password.



Financial wellness isn't just about the here and now, it's also about planning ahead. As you know, all full-time civilian employees and the City contribute to the Texas Municipal Retirement System (TMRS), but you also have the opportunity to save for retirement with a 457 Plan. The City's two 457 Plan vendors are Nationwide and ICMA-RC. Whether it was performance pay, an adjustment to the Step Pay Plan or maybe even some tax savings you may now have due to the new

Federal income tax withholding tables, many of us might have a few extra dollars available. A great way to invest those extra dollars is to begin a 457 or increase your monthly contribution if you already have one.

Employee	Initial Biweekly Contribution:	Increase in Biweekly Contribution	Account Value: 10 Years Later	Account Value: 20 Years Later	Account Value: 30 Years Later
Joe COSA	\$25	\$0	\$8,812	\$24,593	\$52,855
Mary COSA	\$25	\$10	\$22,989	\$99,408	\$271,511
The \$10 difference—additional account value for Mary			\$14,177	\$74,815	\$218,656

Even a \$10 increase can go a long way. Take a look at this example.

For illustrative purposes only. Actual returns may be higher or lower. Assumes effective annual return of 6%, compounded biweekly. Example provided by ICMA-RC.



FIND IT HERE!

Looking for something on the City's website? In every issue of *EMC News*, we will highlight specific pages of the site and point out where you can find valuable information.

<http://www.sanantonio.gov/EmployeeInformation/Benefits/>

This page of the employee website provides you with helpful information about the City's Deferred Compensation programs, better known as 457 plans. As we mentioned on the previous page, a 457 plan is a supplement to your TMRS pension fund. This web page offers general information about the plan, and because we have two vendors that administer the plan—ICMA-RC and Nationwide—you can also click on their respective tabs for representative contact information. If you'd like to schedule an appointment with either vendor, please call HR Customer Service at (210) 207-8705 or send an email to hrcustomerservice@sanantonio.gov.

The screenshot shows a web browser window displaying the City of San Antonio's Human Resources Department website. The address bar shows <http://www.sanantonio.gov/EmployeeInformation/Benefits/Retirement>. The page title is "RETIREMENT". The breadcrumb trail is "sa.Gov Home > Employee Information > Employee Benefits > Retirement".

The main content area features a navigation menu on the left and a central content pane. The central pane has tabs for "RETIRING FROM THE CITY", "DEFERRED COMPENSATION", "ICMA-RC", and "NATIONWIDE". The "DEFERRED COMPENSATION" tab is selected, showing the following content:

DEFERRED COMPENSATION
DEFERRED COMPENSATION (457) PROGRAMS

The City of San Antonio provides employees an additional way to put even more money toward retirement directly from their paycheck through a Section 457 Deferred Compensation Plan. The plan is designed to be a supplement to the City's mandatory retirement plan and is an additional way to invest long-term.

Nationwide Retirement Solutions and ICMA Retirement Corporation are the City's deferred compensation providers. Representatives from these companies are on-site at the City's Human Resources Department weekly. Contact Human Resources Customer Service at 210.207.8705 for more information or to schedule an appointment with a provider.

MORE ABOUT DEFERRED COMPENSATION

- Contribution limits are set yearly by the Internal Revenue Service.
 - The minimum contribution for deferred compensation is \$10 per pay period.
 - The maximum contribution for 2018 is \$18,500.
 - Employees age 50 and over may contribute an additional \$6,000. For these employees, the maximum contribution for 2018 is \$24,500.
- There are 26 payroll deductions for deferred compensation per calendar year.
- An employee may stop the payroll deductions at anytime by contacting the retirement plan provider or Human Resources Customer Service.

City Workplace Reminders

Have you heard that the Family Wellness & Education Leave policy has expanded? Now, in addition to requesting this leave for annual wellness visits for yourself and your dependents, to attend school events, enroll yourself or your children in school, as of October 1, 2017, you can also request it for volunteer work, pet adoptions, and pet wellness visits. This type of leave is part of Administrative Directive 4.4 Leave Administration and should be requested at least seven days in advance. Remember, you'll also need to provide your supervisor with documentation related to the requested leave. For more details, review the full policy at sanantonio.gov/Portals/0/Files/EmployeeInformation/ADs/AD4-4.pdf.

Employee Self Service



ESS Empowers You With New Features!

Need an employment verification letter for a home or car loan? Do you need to update your home address? If so, the **Employee Self Service (ESS)** portal can help. Simply visit the site at <https://selfservice.sanantonio.gov/irj/portal>, enter your username and password (the same ones you use to logon to your work computer) and select the service you need. If you don't know your username and password or don't use a City computer for work, contact ITSD Customer Service at (210) 207-8888. Along with these two new features available through ESS, you can also update your primary and secondary emergency contacts, designate your race/ethnicity, and self-disclose your highest level of education. ESS also allows you to check your leave balances, request leave, and view your paychecks. Stay tuned for even more updates to ESS later this year!

UPGRADE

If you have college credits and are interested in going back to school, **Upgrade** may be what you're looking for. In partnership with [cafécollege](#) and the San Antonio Education Partnership, Upgrade is a free service that can help you get on a pathway to earning your degree, and Dr. Naomi Garcia is here to help. Serving as the Upgrade Advisor for City employees, Dr. Garcia will work with you one-on-one to:

- ⇒ Understand your options;
- ⇒ Help you find the right college and program;
- ⇒ Explore options for obtaining credit from your work and life experiences;
- ⇒ Guide you in the financial aid process; and
- ⇒ Explore career options.

Here's how you can meet with Dr. Garcia:

- ⇒ Contact Human Resources Customer Service at hrcustomerservice@sanantonio.gov or (210) 207-8705 to schedule a 30-minute appointment at the Central Library on Tuesdays and Wednesdays between 11 a.m.— 1 p.m.
- ⇒ Contact Dr. Garcia directly at (210) 207-4522 or ngarcia@saedpartnership.org to schedule a meeting with her at your department or at [cafécollege](#), located at 131 El Paso St.

And don't forget, another great City benefit for continuing your education is our Tuition Assistance Program – visit sanantonio.gov/EmployeeInformation/Benefits for all the details!

Remember, with supervisor permission, you can meet with Dr. Garcia on work time, and any time that falls within your regularly scheduled day will be considered paid time.



Dr. Naomi Garcia

COSAPERKS

We're pleased to bring you the **COSAPerks Discount Program**. As a City employee, you can enjoy offers and discounts provided to you by local and areas businesses. All City employees, including full-time, part-time, temporary, civilian, and uniform employees may take advantage of these offers and discounts.

Visit the [COSAPerks](#) page of the [COSAweb](#) for a listing of offers. Please note that some offers will require you to present your COSA ID or use a special code to redeem the discount. Categories of discounts include: Arts & Entertainment; Beauty, Health & Wellness; Cellular, Computers, Electronics & Office; Fitness, Athletics; Home and Garden & Tools. New offers are added periodically, so be sure to check the page soon for any updates!



If you missed VIA bus pass registration in November or are a new employee in need of a pass, not to worry, there are still a few passes left. Please visit HR Customer Service at 111 Soledad, Suite 100, from 7:45 a.m.—4:30 p.m. Monday through Friday, to

pick one up. Be sure to bring your City badge with you. Passes are issued on a first come first serve basis, so please contact HR Customer Service at (210) 207-8705 to make sure there's still a supply before making the trip.

Remember, VIA bus passes are for full and part time employees to assist with transportation to and from work and to and from City facilities during the workday. Using a bus pass is also an environmentally-friendly way to travel. Bus passes are offered at no charge for the first pass; however, replacement passes are \$60 each.



Important



**EMPLOYEE
EDUCATION
& CAREER
EXPO**

You're invited to attend this year's event!

Tuesday, March 27, 2018

2:30 - 6 p.m.

Central Library, 600 Soledad, 78205

Let this be your first step in achieving your career & educational goals!

LEARN ABOUT

career opportunities with the City,

the City's Tuition Reimbursement Program,

the City's Training Program,

how to apply for financial aid,

and much much more!

MEET

representatives from various City departments, the Upgrade Program, and local educational institutions,

including:

Galen College of Nursing, Northwest Vista College, Palo Alto College, San Antonio College, St. Mary's University, St. Phillip's College, Texas A&M University – San Antonio, Universidad Nacional Autónoma de México (UNAM) – San Antonio, University of the Incarnate Word, University of Phoenix, University of Texas – San Antonio (Undergraduate & Graduate), and Western Governors University (WGU Texas)!

PLAN

your future!

This information will help you take that next step in advancing your career, earning a degree, learning a new skill, or obtaining a certification.

Employees must seek approval from their supervisor and follow departmental procedures to attend this event. With supervisor permission, employees can participate on work time, and any time that falls within their regularly scheduled day will be considered paid time.



HUMAN RESOURCES DEPARTMENT



We want to hear from you!

Since the EMC focuses on issues affecting all City civilian employees, it's important to offer opportunities for employees to share their feedback and ideas.

There are many ways for you to be heard by the EMC and here are just a few:

- **Talk to your representative**— Each EEO group has one representative on the EMC.
- **Email the EMC**—Send your thoughts and concerns to EMC@sanantonio.gov.

It's important to note that the EMC can't address issues of individual employees. See your Employee Relations Business Partner for help with individual issues. If your ideas or issues impact all employees, please reach out to your EMC representative. **We hope to hear from you soon!**