



2025 Employee Benefit Guide

City of Guthrie





About Your Benefits

At City of Guthrie, we are committed to providing a comprehensive and affordable benefits package to you and your family. Review this guide to learn about your options so you can make the most of your City of Guthrie benefits. If you have any questions, feel free to reach out to Liz Botello at **405.282.0098** or lbotello@cityofguthrie.com.



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Eligibility and Enrollment

You are eligible to participate in City of Guthrie’s benefits if you are a full-time employee working at least 30 hours per week. If you enroll for benefits, you may also cover your:

- Legal spouse
- Children up to age 26
- Unmarried children of any age who are mentally or physically disabled

You have 30 days from your hire date to log on to **website** and enroll. Your benefits begin on the date of hire.

Making Changes to Your Benefits

Each year, you have the opportunity to make changes to your benefits during open enrollment. You may make mid-year changes to your benefits only if you have a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent’s eligibility status
- Change in employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent’s benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

You have 30 days from the date of the event to log on to **website** and make the change. Keep in mind, the changes you make must be directly related to the event.

This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

What is Insure Oklahoma?

Insure Oklahoma is an Employer Sponsored Insurance plan that helps employers provide eligible employees with affordable health care insurance.

What Can IO Do For Me?

What Every Employee Should Know About the IO Program

- ◆ Employees who participate in Insure Oklahoma save on health insurance premiums provided by their employer by receiving subsidies through Insure Oklahoma.
- ◆ The qualified employee pays no more than 15% of the premium.
- ◆ The employer pays 25% and Insure Oklahoma pays the remaining 60%.
- ◆ If the spouse is eligible for subsidy and enrolled in the health insurance plan, Insure Oklahoma will subsidize 85% of their premium.
- ◆ Insure Oklahoma IS NOT AN INSURANCE COMPANY. Insure Oklahoma is administered by the Oklahoma Health Care Authority.

Employee Qualifications

To qualify, an employee should:

- ✓ Be between the ages of 19 and 64.
- ✓ Be an Oklahoma resident and meet citizenship requirements.
- ✓ Not be enrolled in any other state program like SoonerCare (Family Planning, BCC) or Medicare.
- ✓ Be able to provide SSN for all household members.
- ✓ Have an annual household income at or below the Income Guidelines.

2025 ESI Income Guidelines		
Family Size	Max Monthly Income	Annual Income
1	\$2,975	\$35,700
2	\$4,019	\$48,228
3	\$5,063	\$60,756
4	\$6,110	\$73,320
5	\$7,154	\$85,848
6	\$8,198	\$98,376
7	\$9,245	\$110,940
8	\$10,289	\$123,468

Income guidelines are effective April 1, 2025 - March 31, 2026

* To qualify, the applicant's household must have a modified gross income (MAGI) at or below the guidelines noted above. Visit www.insureoklahoma.org for information on how MAGI is determined. Dependent children may count toward household size and may be eligible for Insure Oklahoma.

Coverage for spouses and dependents may be available through Insure Oklahoma.

Spouses may be approved for benefits if the spouse:

- Is not employed, or
- Works full-time for an employer that would qualify for IO but is not participating, or
- Works less than 29 hours per week for any size employer.

To see if your children qualify for Insure Oklahoma, please call 888-365-3742 or visit www.insureoklahoma.org.



Medical Coverage

You have a medical plan through UnitedHealthcare - the **PS1 plan**. Review the chart below for the amount you will pay for the medical service listed.

	EHO2 MOD (POS Premier) Rx Plan: 2V
	In Network
Calendar Year Deductible (Individual/Family)	\$500/\$1,000
Coinsurance	20%
Calendar Year Out-of- pocket Maximum (Individual/Family)	\$2,500/\$5,000
Preventive Care	0%
Office Visits Telemedicine Primary Care* Urgent Care Specialist	0% after deductible \$25 copay per visit \$50 copay per visit Designated Network: \$25 copay per visit; Network: \$50 copay per visit
Emergency Room	\$250 copay per visit then 20%

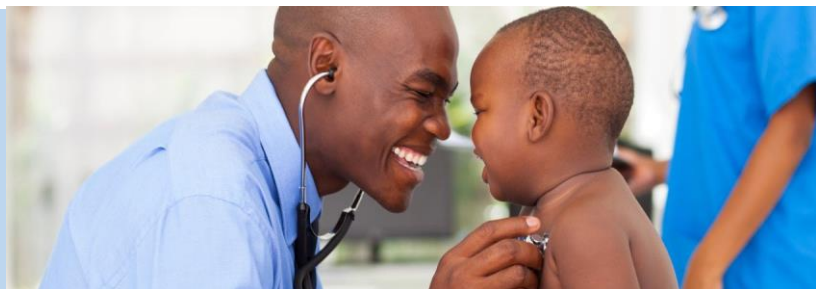
* Under age 19 - Network visits are covered at No Charge.

Terms to Know

- **Copay** - A set dollar amount you pay for a covered health care service, usually when you receive the service.
- **Deductible** - What you pay out of pocket for health care services before the plan begins to pay a portion.
- **Coinsurance** - Your share of the costs of covered health care services after you reach the deductible. You pay the percentage noted in the table above, and the medical plan pays the rest.
- **Out-of-pocket Maximum** - What you have to pay before the plan pays 100% of your covered costs.
- **Network** - The facilities and providers the medical plan has contracted with to provide health care services. In-network providers typically provide services at a lower negotiated rate.

Finding In-network Providers

You save the most money when you choose in-network doctors, facilities and pharmacies. Log on to www.myuhc.com or call **866.633.2446** to find providers in the UnitedHealthcare network.





Medical Coverage

How the Plans Work

The plan use the UnitedHealthcare network and cover 100% of the cost for preventive care services like calendar year physicals and routine immunizations. The way you pay for care is different with each plan.

The **PS1 plan** has set copays for some services and a deductible and coinsurance for others. Copays do not apply toward your deductible, so you will pay copays until you reach your calendar year out-of-pocket maximum.



	PS1 Plan
Per-paycheck Cost for Coverage	Highest
Calendar Year Deductible	Lowest
Calendar Year Out-of- pocket Maximum	Lowest
Using the Plan	Pay more with each paycheck and less when you need care
Spending Account Options	Health care FSA Dependent care FSA



Telemedicine

Getting to the doctor when you're sick is never easy. That's why City of Guthrie offers telemedicine through UnitedHealthcare. You can connect with a U.S. board-certified doctor 24 hours a day, seven days a week by phone or video chat. Call UnitedHealthcare at **866.633.2446** if you have a minor physical condition like a cold or fever. To get started, visit www.myuhc.com and register with your UnitedHealthcare member ID number (found on the back of your medical ID card).

2025 SBC QR Code



UHC Flyers QR Code





Prescription Drug Coverage

Prescription drug coverage through UnitedHealthcare is included with a medical plan. Review the chart below for the amount you will pay for the prescription drug service listed.

		EHO2 MOD (POS Premier) Rx Plan: 2V
		In Network
Retail (31-day Supply)	Tier 1 – Your Lowest Cost Tier 2 – Your Mid-Range Cost Option Tier 3 – Your Mid-Range Cost Option Specialty	\$10 copay per visit \$35 copay per visit \$60 copay per visit \$10/\$35/\$60
Mail-order (90-day Supply)	Tier 1 – Your Lowest Cost Tier 2 – Your Mid-Range Cost Option Tier 3 – Your Mid-Range Cost Option	\$25 copay per visit \$87.50 copay per visit \$150 copay per visit

Generic Drugs

Generic drugs are FDA-approved, and shown to be just as safe and effective as their more expensive brand-name counterparts. If you choose a brand-name drug when a generic drug is available, you will pay the brand-name copay plus the cost difference between the generic equivalent and the brand-name drug.

Preferred Drugs

UnitedHealthcare regularly reviews the latest prescription drugs on the market and maintains a list of preferred drugs that are clinically effective and not cost-restrictive. These drugs are available at a lower price than those not included on the list, which are called non-preferred drugs.

Specialty Drugs

Specialty drugs are typically used to treat chronic conditions like cancer or multiple sclerosis. These drugs tend to be more expensive and usually require special handling and monitoring. If you take a specialty medication, you could save money by using UnitedHealthcare's mail-order pharmacy. You can register for mail-order pharmacy by logging on to www.myuhc.com.





A health plan that's always with you

Digital tools to keep you connected

Get the most out of your benefits

Register for your personalized website onmyuhc.com® and download the UnitedHealthcare® app. These digital tools are designed to help you understand your benefits and make informed decisions about your care.

- Find care and compare costs for providers and services in your network
- Check your plan balances, view your claims and access your health plan ID card
- Access wellness programs and view clinical recommendations
- 24/7 Virtual Visits – Connect with providers by phone or video* to discuss common medical conditions and get prescriptions*,* if needed
- View your health care financial account(s) such as HSA, FSA or HRA
- Compare prescription costs and order refills

How to register

Go to myuhc.com or download the UnitedHealthcare app and click **Register Now**

Complete the required fields and create your username/password

Enter your contact information and security questions

Agree to the terms and conditions and select your email preferences

Go paperless – from your account settings, choose paperless in your communication preferences

Register today



Scan the QR code or go to myuhc.com and click **Register Now**
See next page for registration steps





How to use Care Cash to help you make the most of it

Care Cash® is a preloaded debit card that helps you pay for cost-effective* and convenient care. Use it in place of a credit or debit card to help pay toward cost-sharing for the following program eligible network** expenses listed below.

UnitedHealth Premium® Care Providers

The UnitedHealth Premium program can help you find providers who meet criteria for safe, timely, effective and efficient quality care. When searching for a primary care provider or specialist on myuhc.com®, look for the 2 blue hearts near the doctor's name. ♥♥

If you are on a Tiered medical plan, look for providers with a Tier 1 blue dot. 

Primary care** – A primary care provider (PCP) is the first person you call with medical questions and issues to help guide you to the care you may need—from physical to behavioral health. They may help you avoid surprise costs, save time and make the best use of your health care.

Specialty care – A specialist provider focuses on a specific area of complex care—from cardiology to orthopedics.

Urgent care

Urgent care clinics offer treatment for non-life-threatening injuries or illnesses, like sprains and minor burns. These clinics are staffed by physicians and care teams.

Lab

Outpatient Lab and laboratory providers support the diagnosis, treatment and follow-up of clinical conditions, as well as a variety of specialized services.

24/7 Virtual Visits

When you need care—anytime, day or night—24/7 Virtual Visits may be a convenient option. You can connect with a provider through your mobile device,*** tablet or computer and get treatment for allergies, headaches, rashes and more—from wherever you are.

To get the most from your Care Cash card, use it only for eligible, network expenses outlined in this document.

Some examples of expenses NOT eligible for Care Cash include:

- Prescription drugs
- Dental or vision care service providers
- Emergency room care service facilities
- Personal purchases (general merchandise, groceries, etc.)

Questions about eligible program expenses? Call the toll-free number on your health plan ID card.

Learn more

Visit myuhc.com/carecash

*Not all providers for which you can use your Care Cash card have been assessed for cost-efficiency.

**Must be a UnitedHealthcare Network provider to be eligible for Care Cash.

***Data rates may apply.

continued



Get in on UHC Rewards

Good news — your health plan comes with a new way to earn up to \$300. UnitedHealthcare Rewards is included in your health plan at no additional cost.

There's so much good to get



With UHC Rewards, a variety of actions — including many things you may already be doing — lead to rewards. The activities you go for are up to you — same goes for ways to spend your earnings. Here are some ways you can earn:

Reach daily goals


- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Personalize your experience by selecting activities that are right for you — and look for new ways of earning rewards to be added throughout the year.

Earn up to \$300

 Your health	Your goals	Your rewards
Get in on an experience that's designed to help inspire healthier habits	Personalize how you earn by choosing the activities that are right for you	Earn up to \$300 and use it however you want

Questions?

Call customer service at **1-866-230-2505**

There are 2 ways to get started

On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **UHC Rewards** • Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you — and start earning



United Healthcare

Rediscover your passion for health

With One Pass Select™, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan

You and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.



Find your fit with One Pass Select



At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you based on your fitness level and interests.



In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.

\$34/mo

Classic

12,000+ gym locations

\$69/mo

Standard

14,000+ gym and premium locations

\$109/mo

Premium

16,000+ gym and premium locations

\$249/mo

Elite eff 8/1/2025

20,000+ gym and premium locations



To get started:

1. Scan this code to download the **UnitedHealthcare® app**
2. Sign in or register
3. Select **UHC Rewards**
4. Select **Redeem rewards** to access One Pass Select

An enrollment fee may apply.

Or get started with a digital-only plan for \$10/mo.

All tiers Classic or above include the digital tier, grocery delivery and additional benefits – at no extra cost.

The grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA.

One Pass Select is a voluntary program that features a subscription-based nationwide gym network, digital fitness and grocery delivery service. For self-funded participants, there are no state restrictions. For fully insured participants, program availability varies by state: (i) the program is NOT available to members of accounts situated in HI, KS, VT and Puerto Rico; (ii) the grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select groups and lines of business - discuss with your UnitedHealthcare representative for details. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

The path to quitting starts here



If you use tobacco and have thought about quitting, **Quit For Life® on Rally Coach™** may be able to help. Get tools and online resources designed to help you quit – and stay quit – at no additional cost.



Get coach support

Connect with a coach who will help create a personalized Quit Plan and guide you at every step



Access anytime, anywhere

Manage triggers with help from coach-led group sessions, trackers, text support, and more, all at your fingertips



View quit recommendations

Get real-life tips and plan your path to quit with recommended daily goals, articles and videos



Stay on track with **24/7** support

Quit For Life®

Get started

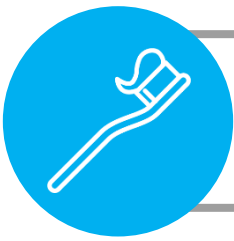
Go to [Myuhc.com](https://myuhc.com) > Health & Wellness > My Health & Wellness > Programs > Quit Smoking



This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information provided through this program is for informational purposes only as part of your health plan. Wellness coaches, nurses and other program representatives cannot diagnose problems or recommend treatment and are not a substitute for your doctor's care. Please discuss with your doctor how the information provided may be right for you. Your health information is kept confidential in accordance with the law. The program is not an insurance program and may be discontinued at any time.

Administrative services provided by UnitedHealthcare Services, Inc. or their affiliates. Insurance coverage provided through UnitedHealthcare Insurance Company or its affiliates.

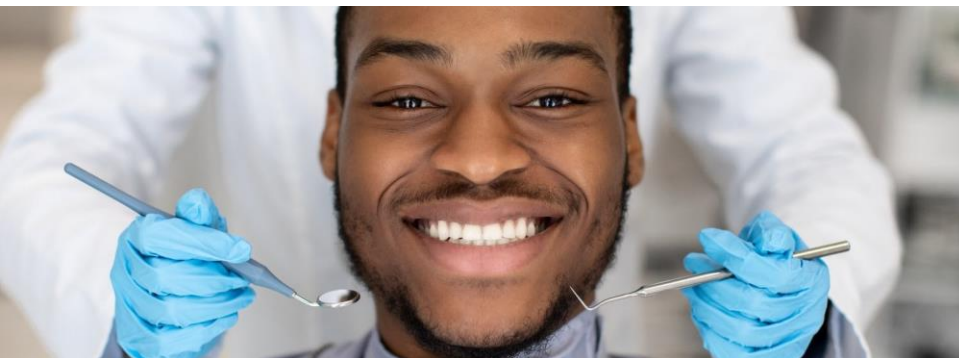
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Dental Coverage

City of Guthrie offers a dental plan through UnitedHealthcare. Review the chart below for the amount UnitedHealthcare will pay for the dental service listed.

	Dental Plan
	In Network
Calendar Year Deductible (Individual/Family)	\$50/\$150
Calendar Year Maximum (Per Person)	\$1,500
Preventive Care (Routine Cleaning and X-rays)	100%
Basic Services (Fillings, Basic Root Canals)	80% after deductible
Major Services (Extractions, Crowns)	50% after deductible
Orthodontia (Adult and Child)	50%
Orthodontia Lifetime Maximum (Per Person)	\$1,000



Finding In-network Dentists

You pay less for services when you use a dentist in the UnitedHealthcare network. You can find an in-network dentist by visiting www.myuhc.com or calling 866.633.2446.



Vision Coverage

City of Guthrie’s vision plan through UnitedHealthcare covers routine eye exams and helps you pay for glasses or contact lenses. Review the chart below for the amount you will pay for the vision service listed.

	Vision Plan	
	In Network	
Eye Exam (Once every 12 months)		\$10 copay
Lenses (Once every 12 months)	Single Vision Bifocal Trifocal	\$10 copay \$10 copay \$10 copay
Frames (Once every 12 months)		\$10 copay then \$150 allowance plus 30% off balance
Contact Lenses (Once every 12 months)	Allowance Medically Necessary Separate Fitting Allowance	Formulary: \$10 copay then up to 6 boxes; Non Formulary: \$150 allowance \$10 copay then Covered in full \$10 copay then up to 2 follow-up visits

Finding In-network Eye Doctors

You can find an in-network eye doctor in the UnitedHealthcare network by visiting www.myuhcvision.com or calling 800.638.3120.





Spending Accounts

Paying for Health Care

City of Guthrie offers several ways to set aside pre-tax dollars to pay for medical, prescription drug, dental and vision care expenses. The health care accounts available to you depend on the medical plan you choose.

	Health Care Flexible Spending Account (FSA)
What medical plan can I choose?	PS1 plan
What expenses are eligible?	Medical, prescription drug, dental and vision care (See IRS Publication 502 for the types of expenses that may be eligible)
When can I use the funds?	All of the funds you elect for the year are available October 1
Can I roll over funds each year?	No, you will lose any funds remaining in your account at the end of the year, unless your plan has a grace period or carryover
How do I pay for eligible expenses?	With your HealthEquity debit card (you can also submit claims for reimbursement online at HealthEquity® HSA and Employee Benefits Solutions)
How much can I contribute each year?	You can contribute \$3,300 to your health care FSA in 2025
Can I change my contributions throughout the year?	No, unless you have a qualifying life event, you choose an annual election amount during open enrollment and that amount is taken out of each paycheck in equal increments throughout the year





Spending Accounts

Paying for Dependent Care

You can contribute pre-tax dollars into a dependent care FSA to pay for eligible child or elderly care expenses.

	Dependent Care FSA
What is it?	An account that allows you to set aside pre-tax dollars from each paycheck to pay for eligible child or elderly care expenses while you and your spouse work full time
Why should I consider it?	You can lower your taxable income to save some money while you take care of your daycare expenses
What expenses are eligible?	Daycare expenses for your children under age 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents)
When can I use the funds?	Funds are available as you contribute to the account with each paycheck
Can I roll over funds each year?	No, you will lose any funds remaining in your account at the end of the year
How do I pay for eligible expenses?	With your HealthEquity debit card (you can also submit claims for reimbursement online at HealthEquity® HSA and Employee Benefits Solutions)
How much can I contribute each year?	You can contribute \$5,000 to your dependent health care FSA in 2025



Important Note

Both the health care and dependent care FSAs have a use-it-or-lose-it rule. You will lose any unused funds at the end of the year.



Life, AD&D and Disability Insurance

Life and AD&D Insurance

City of Guthrie provides basic life and accidental death and dismemberment (AD&D) insurance through Standard Life at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates.

	How it Works	Basic Life and AD&D (Company-paid benefit)	Voluntary Life and AD&D (Employee-paid benefit)
Life	Your beneficiaries receive this benefit if you pass away	\$50,000	<p>You: Increments of \$10,000 up to 8 time Annual Earnings to maximum \$500,000</p> <p>Your spouse: Increments of \$5,000 up to \$100,000 not to exceed 50% off EE's amount</p> <p>Your child(ren): \$10,000 Not to exceed 100% off EE's amount</p>
AD&D	You (or your beneficiaries) receive this benefit if you pass away or are seriously injured in an accident	\$50,000	<p>You: Increments of \$10,000 up to 8 time Annual Earnings to maximum \$500,000</p> <p>Your spouse: Increments of \$5,000 up to \$100,000 not to exceed 50% off EE's amount</p> <p>Your child(ren): \$10,000 Not to exceed 100% off EE's amount</p>



Keep Your Beneficiaries Up to Date

You must log on to www.standard.com to designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person's information updated so your benefit is paid according to your wishes.

Leaders Life - Term to 100 Years of Age

With the Leaders Life Term to 100 you can apply for the coverage for yourself, spouse, children and/or grandchildren. Permanent Life Insurance is designed to give you peace of mind that your family is taken care when assuming costs such as final expenses, mortgage/rent payments, outstanding debt, education expenses. This plan also includes a lump sump payment for the diagnosis of a named Critical Illness.



Coverage Costs

Below is an overview of your benefit coverage costs.

Per-paycheck Cost for Medical, Dental and Vision Coverage

Coverage Tier	Choice Plus DNY2 MOD / 2V	Dental Plan	Vision Plan
Employee Only	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$506.48	\$16.00	\$3.19
Employee + Child(ren)	\$306.91	\$26.55	\$3.54
Employee + Family	\$813.39	\$48.66	\$6.87

Monthly Cost for Voluntary Life and AD&D Insurance (per \$1,000 of coverage)

Employee Age	< 25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65 -69	70+
Employee	\$0.168	\$0.168	\$0.192	\$0.228	\$0.312	\$0.492	\$0.36	\$0.804	\$1.49	\$1.81	\$5.10
Spouse	\$0.168	\$0.168	\$0.192	\$0.228	\$0.312	\$0.21	\$0.36	\$0.804	\$1.49	\$1.81	\$5.10
Child(ren)	\$0.23										





Leaders Life - Term to 100 Years of Age

With the Leaders Life Term to 100 you can apply for the coverage for yourself, spouse, children and/or grandchildren. Permanent Life Insurance is designed to give you peace of mind that your family is taken care when assuming costs such as final expenses, mortgage/rent payments, outstanding debt, education expenses. This plan also includes a lump sum payment for the diagnosis of a named Critical Illness.

Leaders Life – 24-hour Group Accident Insurance

Elite or Premier plan options allow employees to protect themselves and their family in the event of an accident. All benefits pay directly to you so that you can pay for excess medical expenses or personal expenses that you deem most important to your family.



Short-Term Disability

If a covered accident or sickness prevents you from earning a paycheck, Short-Term Disability Insurance can provide a monthly benefit to help you cover your ongoing expenses.

Hospital (Medical Bridge) Insurance

Helps employees cover expenses related to illness or accident-related hospital stays and out-patient surgeries.

Critical Illness Insurance

This plan is designed to pay you a lump sum benefit if you are diagnosed with a named critical illness, such as Cancer or Heart-Attack. Plan options are available between \$10,000 to \$30,000.

Enhanced Benefits Solutions
405.996.0888 office
Support@EnhancedBenefitsOK.com

Ricky DeFalco
405.200.5361 mobile
Ricky@EnhancedBenefitsOK.com



[Use the QR Code above to see plan details.](#)

ADDITIONAL BENEFITS

Vacation Leave: Employees accrue vacation hours based on the below schedule:

Years of Service	Vacation Accrual
1-5 years	6.67 hours per month
6-10 years	8 hours per month
11-15 years	10 hours per month
16 or more years	13.34 hours per month

Sick Leave:

Employees accrue eight (8) hours of sick leave per month.

Paid Holidays:

The City of Guthrie employees receive thirteen (13) paid holidays per year:

- New Year's Day
- Martin Luther King Day
- President's Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving Day
- Friday after Thanksgiving Day
- Christmas Eve
- Christmas Day

Contact Human Resources for additional information:

Email: HR@cityofguthrie.com

Other benefits:

- Buy Back Option
- Recreation and Fitness-YMCA
- Professional Development
- Leave Sharing



RETIREMENT PLANS

OKLAHOMA MUNICIPAL RETIREMENT FUND (OKMRF)

Plan Features-

Eligibility: All regular full-time employee are covered under an approved system, except police and firefighters.

Vesting Schedule:

Employees are fully vested in their contributions at 10 or more years of service.

Employee Contributions: 3.69% pay toward the required contribution (pretax).

Normal Retirement Age: 65 with 10 or more years of vesting service.

For additional questions contact:

Katie Girardi
Retirement Plan Administrator
Oklahoma Municipal Retirement Fund
Office: 405.606.7880 x110
kgirardi@okmrf.org

NORMAL RETIREMENT

ELIGIBILITY :
TERMINATION OF
EMPLOYEMENT ON
OR AFTER NORMAL
RETIRMENT AGE

BENEFIT:
THE ACCRUED
BENEFIT PAYABLE
IMMEDIATELY

EARLY RETIREMENT

ELIGIBILITY:
TERMINATION AT
AGE 55 WITH 10 OR
MORE YEARS OF
VESTING

BENEFIT: THE
ACCRUED BENEFIT
REDUCED 5% PER
YEAR FOR
COMMENCEMENT
PRIOR TO NORMAL
RETIREMENT AGE

DISABILITY RETIREMENT

ELIGIBILITY: TOTAL
AND PERMANENT
DISABILITY WITH 10
OR MORE YEARS OF
VESTING

BENEFIT: THE
ACCRUED BENEFIT
PAYABLE UPON
DISABLEMENT
WITHOUT
REDUCTION FOR
EARLY PAYMENT

Access account information 24 hours a day – 7 days a week through PAS. Use these easy steps:

1. Go to www.okmrf.org
2. Select the LOGIN tab and as a Participant, enter your social security number (without dashes) as the “User”
3. Enter your four digit PIN number (found in the upper right hand corner of your annual statement) and click the “Sign-in” button.
4. Once signed in, you can view your employee contribution balance, vesting status, salary history

Employee Assistance Program

The City of Guthrie provides an Employee Assistance Program (EAP) at no charge to all employees and their dependents. The EAP is administered by United HealthCare and Standard Life, and is a service designed to help you manage life's challenges or a place to turn when personal problems seem overwhelming or too complicated to solve. The EAP can deliver much needed, confidential help through its team of professional Counselors trained to solve or help you cope with a wide variety of short-term problems.

Your Employee Assistance Program (EAP) provides support and resources to help you, and your family, with a range of issues, including:

- Managing stress, anxiety and depression
- Improving relationships at home or work
- Getting guidance on legal and financial concerns
- Coping with occupational stress and burnout support
- Addressing substance use issues

***This service is provided to you
at no additional cost***

\$0

**Call today for access
to EAP resources at
no additional cost**

EAP provides coverage for
3 free counseling sessions
per incident, per year.

Services are completely
confidential and will not be
shared with your employer.



Call UHC EAP 24/7 at 1.888..887.4114
Standard Life 888.293.6948



Contact Information

Benefit	Vendor	Phone	Website or Email
Medical	UnitedHealthcare	866.633.2446	www.myuhc.com
Dental	UnitedHealthcare	866.633.2446.	www.myuhc.com
Vision	UnitedHealthcare	800.638.3120	www.myuhcvision.com
Flexible Spending Account	HealthEquity	866.346.5800	HealthEquity® HSA and Employee Benefits Solutions
Life and AD&D	Standard Life	800.628.8600	www.standard.com
Voluntary Life and AD&D	Standard Life	800.628.8600	www.standard.com
Employee Assistance Program	Standard Life	888.293.6948	Healthadvocate.com/standard3
Retirement Savings Plan	Oklahoma Municipal Retirement Fund	405.606.7880 x110	kgirardi@okmrf.org
Accident	Leaders Life	800.725.5433	www.Leaderslife.com
Critical Illness	Colonial	800.325.4368	www.coloniallife.com
Hospital Indemnity	Colonial	800.325.4368	www.coloniallife.com
Ricky DeFalco	Enhanced Benefits Solutions, LLC	405.996.0888	support@enhancedbenefitsok.com
HR & Admin Services Director	Liz Botello	405.282.0098	lbotello@cityofguthrie.com

Scan the QR code to access your 2025 Annual Notices



Scanning QR Codes:

Open the Camera App: Launch the camera app on your iPhone or Android.
 Point at the QR Code: Aim the camera at the QR code. Ensure the code is centered in the frame.

Tap the Notification: Once the QR code is recognized, a notification will appear at the top of the screen. Tap it to access the content linked to the QR code. If the QR code scanning feature is not working, ensure it is enabled in Settings > Camera > Scan QR Codes.

This benefit summary prepared by



Insurance | Risk Management | Consulting