



2026 Employee Benefit Guide



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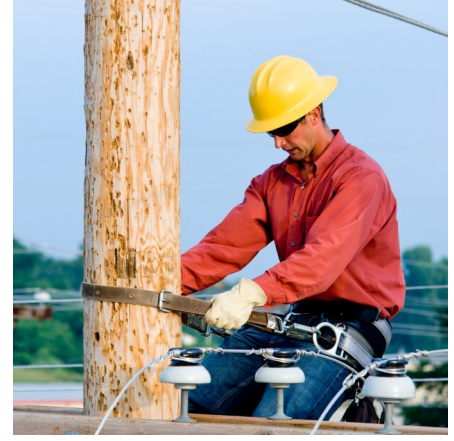
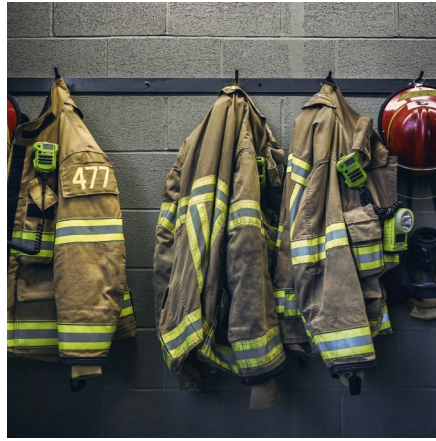


This guide serves as a general and brief overview of the benefits available to you. We encourage you to review each option so you can decide what coverage is right for you and your family.

The information in this Benefits Summary is presented for illustrative purposes and is based on information provided by the employer. This is not a guarantee of coverage. The text contained in this Summary was taken from various summary plan descriptions and benefit information. In case of discrepancy between the Benefits Summary 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 this summary, contact Human Resources.





Inside Your Benefits

Welcome to your 2026 Employee Benefits Guide! As a valued employee, City of North Little Rock strives to support you and your family's needs by offering a comprehensive and competitive benefits program.

Who is Eligible?

All full-time employees are eligible to enroll in the benefits described in this guide. The following family members are also eligible for coverage:

- Legally married Spouses
- Dependent Children up to age 26

When to Enroll

Open Enrollment occurs each year in late October to early November. Watch for an announcement from Human Resources.

If you are a new employee, your initial enrollment period will begin when you first become eligible, which is the first of the month following 30 days.

How to Enroll

If you are newly eligible, Human Resources will provide you with the appropriate paperwork after you complete your eligibility period. Once this is provided, please make your benefit selections, keeping in mind that you will not be able to make changes to your benefits until the next open enrollment period unless you have a qualified change in status.

Required Annual Notices

Notices, additional insurance information, AND MORE can be found on the City Employee webpage: <https://nlr.ar.gov/employees>

How to Make Changes

You cannot make changes to your benefit selections until the next open enrollment period unless you have a qualified change in status. These include: marriage; divorce; legal separation; birth or adoption of a child; change in child's dependent status; death of spouse, child, or other qualified dependent. **Remember: All changes must be turned in to Human Resources within 45 days or you will need to wait until the next open enrollment.** No exceptions can be made.

Medical & Prescription Benefits

Making informed decisions today could significantly enhance your health and wellbeing tomorrow! Your medical benefits are offered through AML. To maximize your benefits, make sure your provider is in-network.

Services	In-Network	Out-of-Network
Deductible		
Individual	\$1,200	\$1,200
Family	\$6,000	\$6,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Individual	\$5,200	Unlimited
Family	\$8,000	Unlimited
Office Visits		
Primary Care	\$20 + 20%	Deductible + 50%
Specialist	\$20 + 20%	Deductible + 50%
Urgent Care	\$20 + 20%	Deductible + 50%
Telemedicine—Lyric Health	\$0	Not covered
Preventive Care	Covered at 100%	Not covered
Emergency Room Visit	\$250 + 20% Deductible does not apply	
Inpatient Services	Deductible + 20%	Deductible + 50%
Outpatient Surgical	Deductible + 20%	Deductible + 50%
Mental Health Treatment	Deductible + 20%	Deductible + 50%
Outpatient, Inpatient and Substance Abuse		
Prescription Drugs		Not covered
Generic	\$10	
Preferred Brand	\$30	
Non-preferred Brand	\$50	
Specialty Drugs up to \$1,000	\$100	
Specialty Drugs over \$1,000	\$200	
Your Cost Per Pay Period		
Employee Only		\$0
Employee + Family		\$144.03





Dental Benefits

Municipal Health members will now have access to the Delta Dental of Arkansas network, the largest dental network in Arkansas. To locate an in-network dentist visit <https://www.deltadentalar.com/find-a-doctor>

Services	In-Network	Out-of-Network
Deductible Per covered member	\$50	\$50
Preventive Services Exams, Cleanings, X-rays	100%	100%
Basic Services Fillings, Simple Extractions, Root Canals, Oral Surgery	80%	50%
Major Services Dentures, Crowns, Bridges	50%	50%
Annual Individual Maximum	\$1,200	\$1,200
Child Orthodontics (Lifetime Maximum)	50% up to \$1,000	50% up to \$1,000
Your Cost Per Pay Period		
Employee Only	\$3.75	
Employee + Family	\$14.37	

Aflac Vision Benefits

Improving your eyesight can directly impact your quality of life and lower your costs down the line. Take advantage of the benefits offered to you through Aflac so you can keep an eye on your health!

Be sure to visit an In-Network provider to receive the best value. It's easy to find a provider. You can visit idoc.davisvision.com/members/FindAProvider/Index and click "Provider Search" or call Davis Vision at 800-999-5431 for assistance.

Services	In-Network	Out-of-Network
Eye Exam (Every 12 months)	\$10 copay	Up to \$40 allowance
Lenses (Every 12 months)		
Single Vision	\$25 copay	Up to \$40 allowance
Bifocal	\$25 copay	Up to \$60 allowance
Trifocal	\$25 copay	Up to \$80 allowance
Lenticular	\$25 copay	Up to \$100 allowance
Frames (Every 24 months)	Up to \$130 allowance	Up to \$50 allowance
Contact Lenses (in lieu of glasses) (Every 12 months)		
Elective	Up to \$130 allowance	Up to \$105 allowance
Medically Necessary	\$0 copay	Up to \$225 allowance
Your Cost Per Pay Period		
Employee Only	\$3.37	Employee + Child(ren) \$6.84
Employee + Spouse	\$6.74	Employee + Family \$9.89



Medical Flexible Spending & Dependent Care

With a Flexible Spending Account you can use before-tax dollars in your FSA to reimburse yourself for eligible out of pocket medical and dependent care expenses.

Accounts are managed by CAS and you will receive a benefits card that makes it easy to pay for expenses.

You must make a NEW election each year. Please complete a separate enrollment form provided by HR.

2026 Contribution Limits	Max Annual Contribution	Maximum Carryover
Medical Flexible Spending <ul style="list-style-type: none"> Reimbursement for qualified out of pocket medical, dental and vision expenses Your annual contribution is available on January 1 	\$3,400	\$680
Dependent Care Flexible Spending <ul style="list-style-type: none"> Reimbursement of dependent care expenses, such as daycare for eligible dependents <ul style="list-style-type: none"> Children under age 13 Any person who you claim as a tax dependent who is mentally or physically incapable of caring for themselves Funds are available as deposited 	\$7,500 married filing joint return or single head of household \$3,750 married filing single	None



CAS
Consolidated Admin Services

www.consolidatedadmin.com

info@consolidatedadmin.com

P: 877-941-5956

F: 877-641-5956

With the convenience of a mobile device, you can see your available balance anywhere, any-time as well as file claims and upload receipts.

Life and AD&D Coverage

The City of North Little Rock provides all employees Basic Life and Accident Death & Dismemberment (AD&D) coverage through AUL One America as financial protection in the case of an unexpected loss or accident. Additional voluntary coverage options are available to you as well,

Employer Paid: Life and AD&D – AUL One America

The City provides all full time employees with basic term life and AD&D insurance.

- **Employees** receive \$25,000.
 - Benefit reduces by 50% at age 70
- If you have eligible family members who are enrolled in the medical plan then they also receive coverage.
 - **Spouse** under age 70 receive \$10,000
 - Spouse benefit reduces by 50% at employee age 70 and will end at the spouse age 70
 - **Children** under age 26 receive 7,500 of coverage.
 - Must be not serving in active military duty
 - Not covered as a City employee

Voluntary Life and AD&D Benefits—AUL One America

Employee Benefit	
Life/AD&D Amount	\$10,000—\$500,000, not to exceed 5x salary
Guarantee Issue	\$150,000
Age Reduction Schedule	Will reduce to 45% at age 70. Further reductions occur at ages 75, 80, 85 and 90.
Spouse Benefit	
Life/AD&D Amount	\$5,000—\$250,000, max 50% of employee benefit
Guarantee Issue*	\$30,000
Age restriction	Must be under age 70 at issue, coverage ends at age 70
Child(ren) Plan // Ages 6 months to age 26	
Live birth to 6 months	\$1,000
6 months to 25 yrs	\$5,000 or \$10,000
Eligible child(ren)	Must be not serving in active military and not covered as a City employee
Evidence of insurability is required for amounts requested over the guarantee issue limit or in the event that coverage is not elected when eligible as a new hire.	



Disability Coverage

Disability coverage acts as a financial cushion when you are facing extended illness or injury so that you can have peace of mind and focus on healing.

Employee Paid: Short-Term Disability—AUL One America

Short-Term Disability (STD) Insurance helps protect your income for a short duration in case you become ill or injured.

The maximum benefit is 66.67% of your basic earnings, however there are weekly benefit options of \$100, \$200, \$350 or \$500 available.

Your STD benefits **begin on the 8th day** following an accident or illness, you may receive this benefit for up to 12 weeks.

This benefit is paid directly to you and in addition to any sick leave benefits you may be eligible to receive.

New hires are eligible to enroll after completing one year of employment.

Employer Paid: Long-Term Disability covering Non-Uniformed Employees

Long-Term Disability (LTD) Insurance helps safeguard your financial security by replacing a portion of your income while you are unable to work. LTD benefits are intended to protect your income for a long duration after you have depleted short-term disability.

LTD pays 60% of monthly base income, up to \$5,000 per month.

Your LTD benefits will **begin on the 90th day** of disability and may continue to your social security normal retirement age.

Aflac - Voluntary Benefits

The City of North Little Rock wants to ensure that you are covered for whatever life may throw your way. Below are several voluntary benefits you can elect to enroll in so you and your family can be prepared and feel secure.

Accident Insurance

With Accident Insurance through AFLAC, you have access to extensive coverage for accidental injuries that result in hospital stays, rehab, physical therapy, and more. Benefits pay directly to you, and there is no coordination of benefits with your medical plan. Coverage is also available to your spouse and children. This plan also includes a Health Screening/Wellness Benefit.

Hospital Indemnity

This plan provides direct cash benefits in the event of hospitalization and gives you control of where to spend it. It can help pay for deductibles, copays, prescription drugs, and more. Coverage is also available to your spouse and children.

Critical Illness

If you are diagnosed with a covered critical illness, you can receive direct benefits to help ease your financial burden so you can focus on recovery instead of your bills. Coverage is also available to your spouse and children. This plan also includes a Health Screening/Wellness Benefit.

Guarantee Issue Cancer Insurance



Plan pays initial diagnosis and continued treatment benefits including: Chemo, Radiation, Immunotherapy, Travel Expenses, etc. Coverage is also available to your spouse and children. This plan also includes a Health Screening/Wellness Benefit.

Permanent Life—Including chronic conditions and restoration benefits



Coverage is also available to your spouse and children.



Fit2Live Wellness Benefits

The City of North Little Rock encourages employees to pursue life-long fitness. City employees will have the opportunity to increase health awareness, create lifelong healthy habits, earn \$50 dollars, and have their gym membership reimbursed.

1. Earn **20 dollars** a month by working out **8 times in a month**. Use any gym of your choice (Employee will be responsible for providing monthly documentation of 8 workouts a month). Contact HR to enroll in the gym reimbursement program.
2. Work out **free** at the City Services gym on the 4th floor.
3. Discounted memberships to City-owned facilities (NLRCC Fitness Center & Hays Senior Center – Age 55+)

NLRCC Employee Cost / Year	
Employee Only	\$65 (or \$2.50 per pay period)
Employee w/ Spouse	\$128 (or \$4.93 per pay period)
Hays Senior Center Employee Cost / Year	
Employee Only	\$75 (or \$2.88 per pay period)
Employee w/ Spouse	\$225 (or \$8.65 per pay period)

4. 10 Fitness: Sign up for the 10 Fitness Corporate Program (same price as regular membership) and 10 Fitness will waive the joining fee.

5. Burns Park Golf Courses

Pay just half the senior rate when you walk the course. Rates are good at all times except Saturday mornings from 6:00 a.m. to 11:30 a.m.

Employee Cost / Use	
Tournament Course weekdays	\$4
Tournament Course weekends	\$6
Championship Course weekdays	\$6
Champion Course weekends	\$8

6. Burns Park Tennis Center

Discount includes outdoor court use only for 1.5 hours. Non-prime time is 8:00 a.m. to 6:00 p.m., Monday through Friday. Prime time is 6:00 p.m. or later, and weekends.

Employee Cost / Use	
Non-Prime Time—Singles	\$4
Non-Prime Time—Doubles	\$5
Prime-Time—Singles	\$5
Prime-Time—Doubles	\$6

7. Participate in the **Annual Employee Wellness Fair** and earn \$50 dollars.



SWEAP
Connections

Employee Assistance Program

It's Never Too Soon to Call
for Help

(501)663-1797

(800)777-1797

www.sweapconnections.com

Why should I reach out?

Sometimes life's problems seem too big or complex for you and your family to handle alone. SWEAP Connections is a free, confidential, problem solving resource provided by your employer to help in areas including:

- Marital, family or relationship problems
- Stress, depression or grief
- Addiction concerns
- Workplace stress or conflict
- Parenting, childcare or elder care

How do I get started?

Counseling and coaching is available in-person, by phone or video.

What is the cost?

Nothing! Your employer provides the EAP. There is no cost for services to you or your family.

Are these services confidential?

Absolutely! Information can only be released with your written consent.

Retirement Benefits

Non-Uniformed Full Time Employee Pension Plan:

A full-time employee will enter the plan immediately at employment.

- Members contribute 5.25% of their pre-tax compensation. The City contributes 12.35% of compensation. (6% goes into the employee account, 6.35% goes to fund the plan.)
- Vested after 10 years. (Appointees are vested after 2 years.)

For more information: nlr.ar.gov/employees (Retirement Section)

Uniformed Full Time Employee Retirement:

As a condition of employment with a participating public employer, you are a member of LOPFI.

- Members hired on/after July 1, 2013 must have 10 years of actual LOPFI service credit to be vested.

Members contribute a determined amount.

Voluntary 475(b):

Employee-only contributions

- Nationwide Retirement Solutions
- Arkansas Diamond Deferred Compensation Plans

Contact Human Resources or nlr.ar.gov/employees (Retirement Section)

Non-Uniformed Employee Pension Plan

Human Resources

700 W. 29th Street

North Little Rock, AR
72114

Ph: (501) 975-8855

nlr.ar.gov/employees

LOPFI Information

620 W. 3rd, Suite #200

Little Rock, AR 72201

Ph: (501) 682-1745

info@lopfi-prb.com



Medicare Part D Notice of Creditable Coverage

To: All Plan Participants Who Have Medicare or Will Become Eligible for Medicare in the Next 12 Months

****This notice is applicable to Medicare eligible participants ONLY. If you or one of your covered dependents is not Medicare eligible or will not be within the next 12 months, you can disregard this notice.**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with The City of North Little Rock (CNLR) and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage is available to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. CNLR has determined that the prescription drug coverage offered by its health plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare. (For most people, your first chance to join Medicare, including Medicare Part D, is when you turn age 65.) You can also join a Medicare Part D plan each year after you turn 65 from October 15 through December 7. Please note that the annual enrollment period for Medicare Part D is different than the general enrollment period for Medicare Part B (which is from January 1 to March 31, with coverage effective the following July 1).

If you lose your current creditable prescription drug

coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

Plan Participants who also are eligible for Medicare have the following three options concerning prescription drug coverage:

1. You may stay in the Plan and not enroll in the Medicare prescription drug coverage at this time. You will be able to enroll in the Medicare prescription drug coverage at a later date without penalty, either (1) during a Medicare prescription drug open enrollment period (October 15–December 7 of each year); or (2) if you lose Plan coverage. This is the best option for most Plan participants who are eligible for Medicare.
2. You may stay in the Plan and also enroll in Medicare prescription drug coverage. The Plan will pay prescription drug benefits as the primary payer in most instances. Medicare Part D will pay benefits as a secondary payer, and thus the value of your Medicare prescription drug coverage will be greatly reduced. Your current coverage under the Plan pays for other health benefits as well as prescription drugs and will not change if you choose to enroll in Medicare prescription drug coverage.
3. You may reject all coverage under the Plan and choose coverage under Medicare as your primary and only payer for all medical and prescription drug expenses. If you do so, you will not be able to receive coverage under the Plan, including prescription drug coverage, unless and until you are eligible to reenroll in the Plan at the next open or special enrollment period for which you are eligible, if any. Your current coverage pays for other types of health expenses, in addition to prescription drugs, and you will not be eligible to receive any of your current health and prescription drug benefits if you reject coverage under the Plan and choose to enroll in Medicare, including a Medicare prescription drug plan, as your primary and only payer.

Medicare Part D Notice of Creditable Coverage

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with CNLR and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help

For More Information About This Notice Or Your Current Prescription Drug Coverage

Contact Human Resources for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through your employer changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You"

- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).



Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information, please contact Human Resources at 501-975-8855.

Plan	Carrier	Phone	Website
Medical & Prescription	Arkansas Municipal League	501-978-6137	www.armunileague.org/programs-services/mhbp/
Prescription	Arkansas Municipal League	833-750-0369	
Dental	Delta Dental of AR	800-462-5410	www.deltadentalar.com
Flexible Spending	Consolidated Admin	877-941-5956	www.consolidatedadmin.com
Vision	Davis Vision	800-999-5431	www.Aflac.com/VisionNetwork
Life and AD&D	AUL One America	800-553-5318	www.oneamerica.com
Long Term Disability	The Hartford	888-277-4767	www.thehartford.com
Voluntary Benefits	Aflac	Katie Sorensen , Katherine_Sorensen@us.aflac.com or 501-681-4293 Scott Schultz , R_Schultz@us.aflac.com or 501-514-0117	