# Your Benefits News

Tacoma Employees and Family Members,

Choosing your benefit plans is an important decision for you and your family. This Open Enrollment Newsletter highlights the benefit changes taking place in 2023, and information on how to complete your Open Enrollment elections.

In anticipation of Open Enrollment, we recently emailed you a Benefits Confirmation Statement to help you review your current enrollments, verify the accuracy of your covered dependents and beneficiaries, and make plans for Open Enrollment. We hope you found this useful.

As a reminder, Open Enrollment is the one special time of year when you can make changes to your plan options and dependents outside of experiencing a qualifying life event (e.g. marriage, birth of a child, loss of other coverage, etc.). Even if you do not wish to make changes to your benefit plan selections or the dependents enrolled on your plans for 2023, *we strongly encourage you to review your current information for accuracy*. Additionally, if you are interested in enrolling in a Section 125 Flexible Spending Account (FSA) for 2023, you must make a new annual election during Open Enrollment.

If you have questions, or need additional assistance, please contact the Human Resources Benefits Office at benefits@cityoftacoma.org or (253) 573-2345.

Kari &. Rouie

Kari L. Louie Assistant Human Resources Director

City of Tacoma 2023

Open Enrollment November 1 Through November 15

### Benefit Rates in 2023

Although the City will pay more for some benefit plans in 2023, there will be no monthly premium contribution changes for full-time employees. (*If you met the 2023 Wellness Program incentive requirements, your employee premium for the health insurance will be reduced. See page 3 for details.*)

Benefit Plan	2022 City Plan Cost	2022 Premium (Individual/ Family)	2023 City Plan Cost	2023 Premium (Individual/ Family)*
Medical Plans				
Regence PPO	\$1,797.78	\$50/\$100	\$1,877.45	\$50/\$100
Regence High-Deductible	\$1,156.13	\$50/\$100	\$1,207.36	\$50/\$100
Kaiser Permanente HMO	\$1,445.67	\$50/\$100	\$1,480.61	\$50/\$100
Dental Plans				
Delta Dental of Washington	\$124.72	\$0/\$0	\$117.49	\$0/\$0
Willamette Dental	\$148.50	\$0/\$0	\$148.50	\$0/\$0
Vision Plans				
Vision Service Plan (VSP)	\$13.04	\$0/\$0	\$11.68	\$0/\$0
Kaiser Permanente	Included in the	e HMO Medical Plan	Included in the	e HMO Medical Plan

\*Note: Part-time employees regularly scheduled to work between 20-29 hours can refer to the Benefits webpage for the new 2023 prorated benefit rates.

See page 8 or the benefits webpage for instructions on how to access Employee Self Service (ESS) and complete Open Enrollment.



ESS Enrollment Questions & Help 7:30 a.m. - 5:00 p.m. benefits@cityoftacoma.org (253) 573-2345

Benefit Plans Open Enrollment Tools cityoftacoma.org/benefits

Open Enrollment Changes Log in to Employee Self Service <u>cityoftacoma.org/ESS</u>

Need login or password help? IT Service Desk (253) 591-2057 Monday - Friday

7:30 a.m. - 5:30 p.m.

# **Benefit Changes for 2023 Medical Plan Changes**



You can visit the Benefits webpage under Plan Information to review summaries for the Regence BlueShield (PPO and High-Deductible Health Plans) and Kaiser Permanente (HMO Health Plan). New 2023 plan booklets will be available in the first quarter of 2023.

#### State Mandated Donor Breast Milk Coverage for Regence BlueShield & Kaiser Medical Plans

Beginning in 2023, this mandate will require coverage for medically necessary donor human milk from a Milk Bank for inpatient use when ordered by a licensed health care provider for an infant who is medically or physically unable to receive maternal human milk or participate in chestfeeding, or whose parent is medically or physically unable to produce maternal human milk or participate in chestfeeding.

#### Other Kaiser Permanente: Changes

New Advanced Care at Home Program (ACAH): This is a voluntary, patient-centered program designed to provide hospital-level acute care and clinical services to members with certain diagnoses at home, under the direction of Washington Permanente physicians. This option provides members alternatives to hospitalization by bringing the necessary services to them in their home and addresses many safety and quality concerns. Members will not have copayments for services received through the ACAH program.

Inpatient Hospital Services: If a member who is receiving covered services in a hospital for inpatient services loses coverage, that member will no longer be eligible on the coverage termination date. This provision will not apply if the member elects COBRA continuation coverage or is covered under another health plan.

#### Other Regence BlueShield Changes

Sexual Dysfunction Drugs: Due to the increased demand to treat cardiac and benign prostate conditions, coupled with the low cost of generics within this medication class, effective January 1, 2023, Regence BlueShield will discontinue restricting quantity limits for low-cost generic sexual dysfunction drugs such as tadalafil (Cialis®) and sildenafil (Viagra®), not to exceed one (1) tablet per day. High-cost sexual dysfunction drugs such as vardenafil (Levitra®), vardenafil ODT (Staxyn®) and avanafil (Stendra®) will continue to be restricted to a quantity of eight (8) tablets per month.

## Who Can I Cover on my Benefits?

- Spouse: Your current legal spouse.
- Domestic Partner: Your grandfathered domestic partner who met the requirements of the City of Tacoma Affidavit of Domestic Partnership and was registered and on file with the City of Tacoma as of December 31, 2016; OR, after January 1, 2017, is registered with the State of Washington under chapter 26.60.030 RCW.
- Child under age 26: Your children up to age 26 may include: a natural child, adopted child, • or a child legally placed with you for adoption, including a child for whom you have assumed a total or partial legal obligation for support in anticipation of adoption, a stepchild or



- domestic partner's child, or a child for whom you have legal guardianship or court-ordered custody.
- Child age 26 and over: Your, your spouse's, or your domestic partner's otherwise eligible child who is age 26 or over and • incapable of self-support because of physical, mental, or developmental disability that prevents the child from establishing or maintaining consistent employment or independence that began before their 26th birthday, if you complete and submit the affidavit of dependent eligibility form, with written evidence of the child's incapacity, within 30 days of the later of the child's 26th birthday or your effective date and either:
  - $\rightarrow$  They are a dependent immediately before their 26th birthday; or
  - $\rightarrow$  Their 26th birthday preceded your effective date and he or she has been continuously covered as your dependent on group, individual, or other insurance plan (including public programs) coverage since that birthday.
  - → Newly hired employees wishing to enroll an eligible dependent must also be able to demonstrate that the dependent child has been covered on a group, individual, or other insurance plan (including public programs) immediately prior to enrollment on this plan.

**Note:** You are required to contact the Benefits Office immediately to report any dependents on your plans that no longer meet the above definitions.

# Tacoma Employee Wellness Program The 2023 Wellness Incentive Period has Ended

**The 2023 incentive period ran from October 1, 2021 through September 30, 2022.** A letter was mailed to your home in late October indicating if you earned the

incentive for next year. If you successfully met the requirements (25,000 point

goal), the chart below explains the incentives you will be eligible for based on the health plan you select for 2023. Employees who did not qualify for the incentive, but feel they should have, can submit an appeal form to wellness@cityoftacoma.org by December 15, 2022.

#### Wellness Credit

\$20 per month credit toward the premium contribution for medical insurance coverage under the Regence BlueShield or Kaiser Permanente traditional plan; **OR** 

Incentive

\$40 per month credit toward the premium contribution for coverage under the Regence BlueShield High-Deductible Health Plan (HDHP) with a Health Savings Account (HSA)

**Contributions to HSA Accounts:** Employees who elect the HDHP with HSA plan option will **additionally** receive contributions to an HSA from the City, which will be prorated per pay period throughout the plan year.

	City Contributions With Wellness	City Contributions Without Wellness
Employee Coverage	\$1,250/year	\$500/year
Family Coverage	\$2,500/year	\$1,000/year

## Virgin Pulse (VP) Wellbeing Experience The 2024 incentive period is October 1, 2022 through September 30, 2023

The VP platform offers fun challenges, helpful content, engaging social options, and tools to encourage us to make wellbeing a priority. Most importantly, it allows you to get credit for all of the healthy activities that you already practice! Don't forget that you can invite family and friends to join along with you. The VP platform goes beyond physical wellness by helping us make healthy, long-lasting behavior changes for more energy, focus, and drive.

**What's New?** In addition to the many activities available for you to earn points, you can now earn voucher points for participating in a community physical activity-related event. You can receive up to six vouchers throughout the program year for participating in a 5k - 9.99k and/or 10k+ event for 200 and 400 points each, respectively. Don't forget that you can also earn points for the physical activity exerted during these events! Contact wellness@cityoftacoma.org to share proof of participation and to receive your voucher (up to six times).

**Get started today by signing up at** <u>join.virginpulse.com/cityoftacoma</u>. The monthly Wellness incentive/credit will be tied to your participation in the VP Wellbeing Platform and there are an abundance of ways for you to earn points! Visit <u>wellness.cityoftacoma.org/tew-webinars-</u> <u>classes</u> to view tutorials and <u>wellness.cityoftacoma.org/wellness-incentives</u> to view the full list of qualifying activities.

**Download the Virgin Pulse app today** Go to the Apple App store or Google Play store to download the app so that all of the VP tools are in one easily accessible place - your smartphone or tablet.

**Save time and effort by syncing a device/app** Would you like to spend less time entering activities? Then consider syncing a device or app! This way you will automatically earn points for the healthy, everyday habits that you are already practicing.

**Questions?** Please visit <u>member.virginpulse.com</u> or <u>wellness.cityoftacoma.org</u> to learn more about the 2024 incentive requirements, sync options, appeals process and other program components.





# State Long-Term Care Insurance Program Payroll Tax - Important Updates

Washington State enacted the Long-Term Services and Supports Trust Act (LTSS) also known as the WA Cares Fund. This legislation provides for the nation's first public, State-operated, long-term care insurance program, which is funded by a payroll tax on employee wages.

#### What is Long-Term Care Insurance?

"Long-term care insurance helps with many medical, personal and social services for people with prolonged illnesses or disabilities. It can include home health care, adult day care, nursing home care and group living facility care." <u>https://www.insurance.wa.gov/long-term-care-insurance</u>

#### What Changes Have Been Made to the LTSS Trust Act?

In 2021, the Long-Term Services and Supports (LTSS) Trust Commission developed a report to the Legislature with policy options for addressing some of the issues raised most frequently by the public. In 2022, the Legislature made key improvements to the program and shifted the timeline for implementation.

Implementation Timeline for LTSS Trust Act			
2019	Governor signed the LTSS Trust Act into law		
2021	Permanent exemption deadline to purchase private LTC insurance policy by November 1, 2021		
2022	Legislature passed reforms to LTSS Trust Act – delays implementation		
2023	January: Exemption applications available for certain groups (optional exemptions) July: Workers begin paying LTSS tax		
2026	July: Benefits become available through LTSS program for qualified/eligible individuals		

- People who are near retirement earn partial benefits for each year they work. Anyone born before January 1968 can now earn 10% of the full benefit amount for each year they work at least 500 hours.
- Certain workers who would be unlikely to qualify or use their benefits can now request an exemption starting on January 1, 2023:
  - → Workers who live out of state, workers on non-immigrant visas, and military spouses can be granted a conditional exemption. Workers with these exemptions will begin contributing to the State program if their situation changes and they no longer qualify for an exemption. Note: Employees with conditional exemptions will be required to notify their employer and ESD within 90 days of no longer qualifying. Employees who fail to provide notification will owe any unpaid premiums due to ESD and be assessed interest.
  - → Veterans with a 70% or higher service-connected disability can choose to permanently opt out. These workers have access to some long-term care benefits through the Veterans Administration (VA).
- Contributions will begin July 1, 2023, and benefits will become available July 1, 2026.

The LTSS Trust Commission is currently studying ways to make benefits available to people who qualify for program benefits and then move out of Washington state. The Commission will submit this analysis on benefit portability to the Legislature at the end of 2022.

#### How Much Does It Cost Employees To Pay The Long-term Care Tax?

**Beginning July 1, 2023, the State will begin assessing a payroll tax on all employee wages**. Unlike other payroll taxes, there is no cap on the wages subject to this tax. In 2023, the rate is \$0.58 per \$100 of earnings. By way of example, an employee earning \$50,000 per year would contribute \$290 annually, while an employee earning \$150,000 would contribute \$870 annually. This rate may increase over time based on the State's determination.

#### **Private Insurance Exemptions**

If you purchased a qualifying private long-term care insurance plan last year by November 1, 2021, you can still apply for a permanent exemption from the WA Cares Fund. **The deadline for applying for this type of exemption is December 31, 2022**. The choice to apply for this type of exemption is permanent and if an individual is approved for an exemption, they'll be permanently disqualified from the WA Cares program.

\*Note: Workers who were already approved by the State for a permanent WA Cares exemption because they hold a long-term care insurance plan do not need to reapply. Opting back into the program is not an option provided in current law.

To opt out of the State's long-term care program under the private insurance exemption, individuals must apply through the <u>Employment Security Department (ESD) website wacaresfund.wa.gov, before December 31, 2022</u>. Visit the "Exemptions" section of the website and complete an Exemption Application. Individuals will need to verify their identity and establish a SecureAccess Washington (SAW) account. Individuals may not need to provide a copy of their long-term care insurance policy at this time but may be required to provide it in the future.

City employees must submit the exemption approval letter received from ESD to the City's Benefits Office via email at benefits@cityoftacoma.org. If an employee fails to provide written notification of an approved exemption to the Benefits Office, the City must collect and remit premiums to ESD.

#### Questions?

For the full details on the State Long-Term Care Program/Payroll Tax, please refer to City's Benefits webpage as well as the State's website <u>wacaresfund.wa.gov</u>. You can also reach out to the Benefits Office at benefits@cityoftacoma.org or at (253) 573-2345.

# Flexible Spending Account (FSA)

The Health Care FSA annual plan limits have increased for 2023,
The Dependent Care FSA limit will remain the same.

DON'T FORGET: If you want to be enrolled in either FSA plan option for 2023, you <u>MUST</u> make a new election in ESS during Open Enrollment. The IRS requires you to elect these plans annually.

#### Temporary COVID-19 Relief for the Flexible Spending Account (FSA) Benefit Ends in 2023

There were many temporary provisions that were put in place related to the Flexible Spending plan that impacted benefits in 2020 through 2022. A summary of these provisions is listed below:

- Allowed employees to make prospective mid-year elections and election changes
- Extended Health Care FSA Grace Periods
- Added Dependent Care FSA Grace Periods

#### **Returning to FSA Normal Plan Design Reminders:**

- Employees must make an election during Open Enrollment to have the FSA benefit (health or dependent care) for 2023. The only way to make an election or change an election outside of Open Enrollment is if the employee experiences a qualifying family life event.
- Any funds deposited into an employee's Health Care FSA account at the end of 2022 will be subject to a grace period through March 15, 2023. To avoid forfeiture of these funds, an employee can submit eligible claims expenses incurred in the new 2023 calendar year to be applied to the funds remaining from 2022.



- Any funds deposited into an employee's Dependent Care FSA account by the end of 2022 will not be subject to a grace period and will be forfeited unless there are claims to submit against those funds that were incurred in calendar year 2022.
- The deadline to submit claims toward the Health Care and Dependent Care FSA funds collected in 2022 is April 30, 2023. After this date, funds will be forfeited to the plan to assist with administrative expenses.
- To avoid forfeiture of funds collected in 2022, please visit <u>tpscbenefits.com/hsa-hra-fsa</u> for helpful information on the type of expenses that can be submitted against these funds, such as over-the-counter items like band-aids, cough medicine, aspirin, female health care products, etc.

Plan Type	2023 Annual Contribution Limits
Health care FSA	\$3,050
Dependent Care FSA	\$5,000

# Deferred Compensation Plan

for 2023.

The Deferred Compensation Plan limits have increased



<b>Contribution Category</b>	2023 Annual Contribution Limits
Regular Deferral	\$22,500
Age 50+ Catch-Up	\$30,000
Pre-Retirement Catch-Up	\$45,000

## New Enrollment & Contribution Change Process for Deferred Compensation Plan

We are excited to announce that effective November 1, 2022, employees will work directly with our deferred compensation plan vendors to enroll in the plan and make changes to their contribution elections. This change will eliminate the need for paper forms, is quick, convenient, and secure. It also will help participants become more acquainted with our vendor websites, which have a host of useful information such as educational materials, tools, and calculators to help participants stay on top of retirement saving goals.

Effective November 1, 2022, instead of completing a paper enrollment/change application or signing into Employee Self Service (ESS) to make contribution changes, employees will now handle these activities directly through our vendors. Access options will include the vendors' website, mobile app, or by calling their customer service line. Staff from the Benefits Office will process enrollment information from the vendor websites to coordinate payroll contributions for the plan.

Note: Special activities like pre-retirement catch-up enrollment/calculations, employee separations and retirements, and leaves of absence issues will still be coordinated directly with the Benefits Office.

For complete details on how to enroll or make changes to your contribution elections with MissionSquare or Nationwide, please refer to the City of Tacoma benefits website at <u>cityoftacoma.org/benefits</u> under **Plan Information** and **Deferred Compensation**. If you have questions about these changes, please contact the Benefits Office at benefits@cityoftacoma.org or (253) 573-2345 or contact your representative at MissionSquare or Nationwide:

MissionSquare:Keith Penewitkpenewit@missionsq.orgNationwide:Mike Fergusonm.ferguson@nationwide.com

(202) 759-7015 Cell - (202) 430-3932 (509) 385-7825 (Fire: Local 31 employees only)

### **Health Savings Account Contribution Limits**

Coverage	2022	2023
Single	\$3 <i>,</i> 650	\$3,850
Family	\$7 <i>,</i> 300	\$7,750
Catch-Up (Age 55-65)	\$1,000	\$1,000

The Internal Revenue Service (IRS) has increased the Health Savings Account (HSA) annual limits for 2023. This means you are able to put more money into your account on a pre-tax basis. The High-Deductible Health Plan (HDHP) with an HSA is very different from the traditional medical plans the City offers, and may not be the right fit for everyone.

The IRS may not allow you to use your HSA account to pay for qualified health expenses for some of your dependents (e.g. domestic partners and adult children) unless they are claimed on your tax return and meet requirements of Internal Revenue Code (IRC) Section 152.

If you are considering enrolling in this plan for next year, we recommend you visit the Benefits webpage to review the Frequently Asked Questions (FAQ) for the HDHP/HSA. You can also speak to our Plan Administrator, HealthEquity, 24/7, 365 days a year with your questions toll-free at (866) 346-5800 or <u>healthequity.com/HSAlearn</u>.

(**Note:** See the Wellness article on page 3 on the City's contributions to an HSA for employees with an HDHP.)

#### Are you eligible to establish an HSA?

The Internal Revenue Service has established rules for health savings accounts (HSAs) that restrict who can establish an account and make contributions:

- ✓ You <u>must</u> be enrolled in a qualified high-deductible health plan (HDHP)
- ✓ You <u>cannot</u> be covered by another health insurance plan (such as a spouse's plan), unless it is a qualified HDHP
- ✓ You <u>cannot</u> be enrolled in a general purpose flexible spending account (FSA) or have coverage through a spouse's FSA\*
- ✓ You <u>cannot</u> be enrolled in a health reimbursement arrangement (HRA) or have coverage through a spouse's HRA\*
- ✓ You <u>cannot</u> be covered by other health insurance through Medicare, TRICARE, or Indian Health Services
- ✓ You <u>cannot</u> be claimed as a dependent on someone else's tax return. You can be listed as a spouse filing jointly

\*Individuals can be enrolled in or covered through a spouse's limited purpose FSA or HRA. The City of Tacoma currently offers a general purpose FSA. Employees who sign up for one of the HDHPs will not be able to sign up for the Health Care FSA benefit. However, you can still participate in the Dependent Care FSA.

# Personal Time Off (PTO)

## Open Enrollment for Converting to PTO

Non-represented City employees currently accruing vacation and sick leave, and employees represented by a union agreement that includes a PTO conversion option, are invited to make a choice between keeping their current Vacation and Sick Leave plans or converting to the City's PTO plan.

Employees electing to convert to Personal Time Off during this open enrollment period will accrue PTO hours with the pay period beginning *December 5, 2022.* 

To review more detailed information on converting to the PTO plan, such as which union agreements include a provision for this change, how the conversion works, what the benefit levels are, and how to make a conversion election during Open Enrollment, please visit the Benefits webpage and go to the **Open Enrollment** section.

Note: Eligible Rail employees were notified of their conversion opportunity in the month of October.

Questions can also be directed to the Human Resources HRMS Team at HRMSTeam@cityoftacoma.org or call:

Kathy Emerson at (253) 591-5407 Athena Meisenheimer at (253) 573-2482

### Annual PTO Cash Out Requests for 2023

Non-represented employees and represented employees, if provided for in their collective bargaining agreement, who are enrolled in Personal Time Off (PTO) will be eligible for the Annual PTO Cash Out process that was amended during 2022. Changes to the process were made to protect the tax benefits of the PTO program and eliminate restrictions of the current program. Changes to the annual PTO cash out process apply to non-represented employees, and represented employees based on their collective bargaining agreement. Look for more information on the annual election process to come out in January of next year. If you requested a cash out in 2022 under this provision, it will be paid out in February 2023. Requests for cash outs made in 2023, will be paid out in February 2024.

The new process for cash-outs applies to non-represented City employees, and the following bargaining units:

Local 17 PTE; Local 31 Firefighters; Local 117, General and TVE Units; Local 120, City; Local 160, General, Supervisors, Rail Yard Clerks, Rail Mechanics and Rail Track Workers Units; Local 313 Teamsters; and Local 483 Clerical, Court Clerks, Custodians, Customer & Field Services, Human Resources, Supervisors, Power, Water, and Water Pollution Control Units.

For bargaining groups that have not adopted a process change, the prior process will still be in place. This applies to employees represented by Local 26, PPSMA, Brotherhood of Locomotive Engineers, SMART Conductors, and Yardmasters.

Eligibility for Library employees to receive a cash out is based on Library policy for non-represented employees, or the represented employee's collective bargaining agreement. (Please refer to these Library documents for clarification)

	Prior Process	New Process – 2022 - 2023	
Eligibility Requirement	Eligibility Requirement Must be enrolled in PTO entire prior calendar year to participate		
Election Timing	January Current Year	January Current Year	
Payout Timing	February Current Year	February Next Year	
PTO Hours	PTO Hours Past accrued hours		
# of Hours Allowed	Up to 40 or 80 hours	Up to 100 hours	
Payout Amount	90% of PTO hours – remainder goes to the health trust	ainder goes to 100% of designated PTO hours	
PTU Hours 2 or more PTU days used in the past calendar year are not eligible		Does not apply	



# Instructions for Completing Open Enrollment Online

To review your current benefit elections and make any changes to your coverage choices for 2023, log in to Employee Self Service from home or work. If you have difficulty logging in to ESS, contact the IT Service Desk at (253) 591-2057.

Per City of Tacoma Information Technology Policy 4.1, "Employees shall not share their user ID or password with any other person".

- ✓ Log in at <u>cityoftacoma.org/ESS</u>
- ✓ Select the Benefits link.
- ✓ Select the COT Open Enrollment link and remember to Review and Save when you are done.

See detailed instructions for logging into ESS and completing open enrollment on the benefits web page at <u>cityoftacoma.org/benefits</u> under **Open Enrollment.** 

#### Adding Dependents During Open Enrollment?

If you ADD new dependents to your benefit plans during Open Enrollment:

- ✓ ENROLL them in all the appropriate plans in ESS
- ✓ COMPLETE and SUBMIT a Dependent Eligibility Verification Form and provide supporting backup documents (e.g. marriage certificate, birth certificate, etc.) to the Benefits Office NO LATER THAN Tuesday, November 15, 2022
- $\checkmark$  Find the form on the Benefits webpage under Benefits Forms

## **Open Enrollment Employee Benefit Presentation and Vendor Q & A Event**

#### **Open Enrollment Virtual Benefit Recorded Presentation**

We will be providing a pre-recorded employee Open Enrollment presentation this year through a link that will be emailed to all employees. To learn more about the benefit changes taking place in 2023, and how to complete Open Enrollment, employees are invited to review this recording conducted by staff from the Compensation & Benefits Office. This will also be available on the Benefits webpage at <u>cityoftacoma.org/benefits</u> under **Open Enrollment**.





#### Virtual Benefit Vendor Q&A

In order to continue to provide an opportunity for employees to speak directly to our benefits vendors during Open Enrollment, we will be hosting two live Q&A sessions via Zoom with our medical, dental, vision, FSA, life and disability, EAP, and deferred compensation providers. We will also have staff from the Benefits Office as well as our Wellness Coordinator available. Calendar appointments for call-in and login information will be emailed to all employees.

Drop in Virtual Vendor Q&A Sessions via Zoom (Access information will be emailed to employees)

November 3, 2022 9 a.m. - 10 a.m. & 2 p.m. - 3 p.m.