



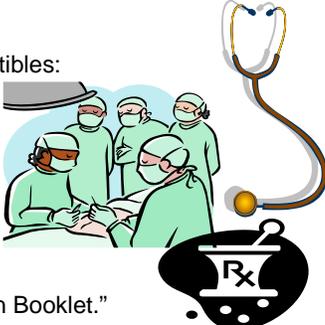
# City of Madison

## HUMAN RESOURCES DEPARTMENT

### Employee Benefits Summary

The City of Madison offers the following benefits to full-time regular employees. *(Consistent with City Ordinance 88-2, the MAYOR shall be entitled to all benefits available to other full-time department heads, unless otherwise not allowed by benefit contract or law.)* Some benefits are offered to part-time employees and/or other officials, as noted. This is only a summary of the benefits provided. More complete information can be obtained from the Human Resources Department.

**This informational summary is subject to change at any time.**

Benefit	Eligibility	Summary
<p><b>Medical – Blue Cross Blue Shield of Alabama</b></p> <p><b>Affordable Care Act or ACA (also known as HealthCare Reform or HCR)</b></p>	<p>Full-Time Regular Employees (&amp; Mayor)</p>	<p>Single Coverage premiums are \$411.94 per month. The City pays \$350.94 of the premium for Single Coverage and the employee pays \$61.00 per month which computes to \$30.50 per pay period (based on 24 pay periods). Single coverage includes Single Vision. Family Coverage premiums are \$1,178.81 per month. For Employee &amp; Family coverage, the City pays \$796.81 per month and the employee pays \$382.00 per month, which computes to \$191.00 per pay period (based on 24 pay periods). Family coverage includes Family Vision.</p> <p>HealthCare Reform (HCR) brings additional benefits to employees. Some include: increased preventative services, changes in pre-existing conditions and annual limit criteria. With HCR, come additional costs in Utilization and federal Fees &amp; Taxes. Although the City will pay all the fees for the Dental Plan and much of the Fees/Taxes for the Medical Plan, employees will share in a portion of the federal Fees. Beginning approx. Dec. 2013, employees will pay \$2.50 per pay period for ALL members they have enrolled in the City’s Medical Insurance Plan. e.g.: employee with “Individual” coverage will \$2.50 per pay period; and an employee who has enrolled a spouse &amp; 2 dependent children on the Plan will pay \$10.00 per pay period (\$2.50 x 4 members (includes employee, spouse &amp; 2 children).</p> <p>The City’s Coverage includes the following co-pays and deductibles:</p> <ul style="list-style-type: none"> <li>▪ \$30 co-pay for doctor’s visits</li> <li>▪ \$100 co-pay for emergency room visits</li> <li>▪ \$10 co-pay for generic drugs</li> <li>▪ \$30 co-pay for preferred name brand drugs.</li> <li>▪ \$50 co-pay for other brand name drugs (Certain Specialty Drugs can only be dispensed by a Specialty Participating Pharmacy).</li> </ul> <p>See City of Madison’s BCBS AL “Health Benefit Summary Plan Booklet.”</p> 
<p><b>Vision – Blue Cross Blue Shield of Alabama</b></p>		<p>Vision Insurance is part of the Medical Benefit Plan through Blue Cross Blue Shield of Alabama. 100% of Allowed Amount:</p> <ul style="list-style-type: none"> <li>▪ <b>Limited to \$200 per person each calendar year</b></li> <li>▪ Routine Vision Care</li> <li>▪ Includes Vision exam, corrective prescription lenses, frame for corrective prescription lenses or contact lenses</li> </ul> <p>See City of Madison’s BCBS AL “Health Summary Plan Booklet” for more information</p>
<p><b>Dental – Blue Cross Blue Shield of Alabama</b></p>		<p>Full-Time Regular Employees (&amp; Mayor)</p> <p>The City pays the entire premium for Single Coverage (\$23.00 per month). Employee and Family Coverage premiums are \$68.00 per month. For Employee &amp; Family coverage, the City pays \$45.50, and the employee pays \$22.50 which computes to \$11.25 per pay period (based on 24 pay periods). <b>\$1500 per member each calendar year.</b> Maximum of three \$25 deductibles per family per calendar year.</p> <p>NOTE: Payments are based on the Dental Network Fee Schedule or the “Allowed Amount”, depending on which provider you choose to use:</p> <ul style="list-style-type: none"> <li>▪ 100% of cost subject to deductible for Exams &amp; Cleanings up to twice per benefit period</li> <li>▪ 100% of cost subject to deductible for minor work such as cavities, stainless steel crowns, root canal treatment, oral surgeries &amp; anesthesia</li> <li>▪ 80% of cost subject to deductible for periodontic treatment</li> <li>▪ 50% of cost subject to deductible for prosthetic treatment (crowns &amp; dentures)</li> <li>▪ \$25 deductible with payment of 50% of cost for orthodontic work for dependent children up to the age of 25; Limited to a lifetime maximum of \$1000 per dependent.</li> </ul> <p>See BCBS AL Summary Booklet for more information</p>

Benefit	Eligibility	Summary
<p><b>Life Insurance – The Hartford Life</b></p>		<p><b>Group Term Life</b> -- The City of Madison pays for \$20,000 of Group Term Life Insurance through Hartford Life on all regular, full-time employees; and \$50,000 of Group Term Life Insurance through Hartford Life for all department head employees (&amp; Mayor).</p> <p><b>Dependent Life</b> – Hartford Life offers Dependent Life Coverage for full-time regular employees with dependents. Cost for Dependent Life Coverage is \$1.50 per month &amp; includes \$5,000 of life insurance for all dependents (6 mths. to 19 (25 if full-time student), (15 days to 6 mths.- \$1,000)</p> <p><b>Supplemental Life</b> – Hartford Life offers Supplemental Life Insurance to all full-time regular employees. This is extra life insurance that employees can take out on themselves in increments of \$10,000 not to exceed 5x annual earnings or \$500,000. Supplemental Life is available for employee's Spouse in \$5000 increments to \$50,000 not to exceed 50% of employee's elected/approved amount of Supplemental Life Insurance. Rates for both employee &amp; spouse are based on employee's age. These Life Benefits are portable.</p>  <p>See Hartford Life Summary Booklet for Rates &amp; more information.</p>
<p><b>Retirement Systems of Alabama (RSA)</b></p> 	<p>Mandatory Participation for Regular Employees Working 20 Hours a Week or More (Excludes Elected Officials Mayor &amp; Others)</p>	<p>All regular full-time and part-time employees <u>who work a minimum of 20-hours per week</u> (part-time effective January 5, 2004) are required to participate in the Employees' Retirement System of Alabama (RSA). Once enrolled, the member (employee) must continue participation until employment is terminated. The regular member's contribution rate for those hired prior to Jan. 1, 2013 is five percent (5%) of earned compensation. All regular members hired on or after Jan. 1, 2013, the rate will be six percent (6%) of earned compensation. Full-time, certified firefighters and law enforcement officers hired prior to Jan. 1, 2013 must contribute six percent (6%). Full-time, certified firefighters and law enforcement officers hired on or after Jan.1, 2013 must contribute seven percent (7%). Benefits are vested after 10 years of eligible full-time service, as determined by the RSA. Vested employees hired prior to January 1, 2013 may retire with full benefits at age 60 or after 25 years of full-time service, as determined by the RSA.</p> <p>Vested employees hired on or after Jan. 1, 2013, may only retire with full benefits at age 62. All requirements of plan members and benefit terms (including all statements in this summary) are established by, and <u>may be amended by the Employees' Retirement System of Alabama (RSA)</u>.</p> <p>Employees can discuss questions with an authorized representative of the RSA by calling the toll-free number, 1-877-517-0020 or visit the Web site at <a href="http://www.rsa-al.gov">www.rsa-al.gov</a>. RSA Retirement Counselors will provide accurate information and are ready to help members. The RSA disavows any information obtained by any source other than RSA staff. (Advisor, published by the Retirement Systems of Alabama, 2002).</p>
<p><b>RSA-1 Optional Deferred Compensation 457 Plan</b></p>	<p>Regular Employees and Any Public Official in the City Payroll System</p> 	<p>Eligible employees/officials can join the RSA-1 Plan regardless of participation in the Retirement Systems of Alabama (RSA). Participation is strictly voluntary. Employees/officials can enroll in RSA-1 at any time through payroll deduction. RSA-1 offers an easy and flexible way to save for retirement through payroll deduction while providing tax relief. RSA-1 is a deferred compensation plan as defined by section 457 of the Internal Revenue Code and Code of Alabama 1975, as amended. Participants may elect to defer receipt of a portion of his or her compensation until a later determined date, usually at retirement or other termination of service. Because receipt of the income is deferred, this income is not included in the participant's federal or state of Alabama gross taxable income. For more information, employees can obtain brochures and forms in the Human Resources Office. They can also talk with an RSA-1 representative at 1-877-517-0020 or email: <a href="mailto:rsa1info@rsa-al.gov">rsa1info@rsa-al.gov</a>. or access the RSA website: <a href="http://www.rsa-al.gov">www.rsa-al.gov</a>.</p>
<p><b>Nationwide Optional Deferred Compensation 457 Plan</b></p>	<p>Full-Time, Regular Employees Only (&amp; Mayor)</p>	<p>The City of Madison allows full-time regular employees to participate in Nationwide 457(b) deferred compensation plan. The city does not negotiate or manage the Nationwide 457(b) Plans; however, this option is offered to eligible full-time employees for the convenience of payroll deduction, and the employee is responsible for his/her policy with Nationwide. The City offers these payroll deduction and payment services <b>at point of hire and during open enrollment</b> only; however, employees can make changes regarding how much money is being deducted and other changes throughout the year, subject to Nationwide guidelines. Any questions regarding the Nationwide options should be addressed directly to Martha Sutton at 1-800-239-3595, Cell: 256- 509-1389, email: <a href="mailto:suttonm2@nationwide.com">suttonm2@nationwide.com</a>.</p>

Benefit	Eligibility	Summary
<p><b>AFLAC Cafeteria Insurance</b></p> 	<p>Full-Time, Regular Employees (&amp; Mayor)</p> 	<p>This cafeteria of options is offered to regular, full-time employees for the convenience of payroll deduction, and the employee is responsible for his/her policies with AFLAC. The City of Madison does not negotiate AFLAC insurance rates. The City offers these payroll deduction and payment services <b>during open enrollment</b> for the following AFLAC policies:</p> <ul style="list-style-type: none"> <li>▪ disability income-short term {offered post-tax only},</li> <li>▪ cancer insurance,</li> <li>▪ intensive care insurance,</li> <li>▪ accident insurance (off-job only),</li> <li>▪ hospital indemnity insurance and</li> <li>▪ critical care insurance.</li> </ul> <p>Any questions regarding the AFLAC options should be addressed directly to AFLAC Representative, Ken Casey at 256-464-6672 or (Cell) 256-694-4262 and (Fax) 256-325-6672</p>
<p><b>Recreational Benefits</b></p>	<p>Full-Time, Regular Employees (&amp; Mayor)</p>	<p>All regular full-time employees and their dependents can access all of the City's Recreational facilities to include Dublin and Palmer Park with no charge. Application paperwork can be obtained from Human Resources.</p> 
<p><b>Tuition</b></p>	<p>Full-Time, Regular, Non-Probationary Employees</p>	 <p>A Tuition Refund Program is available to eligible employees based on specific requirements &amp; budget availability. See City Personnel Policy Section 12.3.1 for details concerning this program.</p>