

# 2023

## EMPLOYEE BENEFIT GUIDE



# CITY OF AUBURN





## To All Employees:

The City of Auburn is proud to offer you and your family a comprehensive and competitive benefits program. This guide was developed to describe the benefits available to you as an employee of the City of Auburn for the 2023 plan year. The City of Auburn cares about the health and well being of our employees. For this reason, we have designed our benefit plans to protect you and your family's health and finances now, while also helping you prepare for the future. We encourage you to use this guide to review and elect benefits based on your personal needs.

The details of these plans and policies are contained in the summary plan descriptions. If there is ever a question about one of these plans, please refer to the full policy documents (available through Human Resources).

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# OVERVIEW & ENROLLMENT

## Benefits Eligibility

### When Benefits Begin

Benefits are available to all eligible employees and dependents following the applicable waiting period:

- Medical, Dental & Symbol Health Clinic: 1st of the month following date of hire
- Group Life, EAP & Retirement Benefits: Immediate upon date of hire
- All other coverages: Upon purchasing coverage and meeting eligibility requirements

To qualify you must be considered a full-time employee working a minimum of 20 hours per week.

### Eligible Dependents

- Your legal spouse
- Your children up to age 26 (including stepchildren, foster/adopted children, & children legally in your care)
- Your dependent children over age 26 who are physically or mentally unable to care for themselves as determined by SSA

## Change in Status

Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next Annual Enrollment Period. The only exception is if you have a qualified change in family status. Election changes must be consistent with your status change. If you experience one of the following qualified events, you will have the option of changing your benefits. **You must notify Human Resources within 30 days of your qualifying event.** You will also need to provide proof of the change, such as a marriage certificate or record of birth.

### Qualifying Events

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in a dependent's benefits eligibility status (e.g., a dependent child exceeding the max age)
- A significant change in the cost or coverage of your spouse's benefits
- Loss of a dependent (death)

### Annual Enrollment

Employees can change their benefit elections during our Annual Enrollment period which is **November 7-23, 2022**.

Employees may also increase their supplemental life coverage and/or enroll in other available voluntary benefits. Some of these voluntary benefits will require submission of Medical Evidence of Insurability (completion of a medical questionnaire).

Any changes made during this period are effective on **January 1, 2023** or the date any required EOI is approved.

### When Coverage Ends

The last day of the month in which your employment with the City of Auburn ends, or when you cease to meet eligibility requirements. COBRA continuation of coverage is available for eligible terminations for medical and other applicable coverages.



# HOLIDAY & LEAVE BENEFITS



## Paid Leave Policies

### Annual Leave\*

Annual leave time will be granted to all eligible employees after one month of service at the rate of **8 hours per month**. This benefit increases with years of service and can accrue overtime up to a **max of 160 hours total**.

### Sick Leave\*

Sick leave will be granted to all eligible employees after one month of service at the rate of **8 hours per month** with no accrual limit.

\*Public Safety & Water Plant employees should consult the Personnel Policies for their applicable leave policies.

## Non-Paid Leave Policies

### Family Medical Leave

Family Medical Leave Act (FMLA) allows employees up to 12 weeks of leave in a single 12 month period for an excused leave of absence. Eligible events include: birth or adoption of a child; caring for a child, spouse or parent who has a serious health condition, or the employee's own serious health condition; special provisions for military personnel and their family members. The City of Auburn will hold your job/position during this 12 weeks for any eligible employee. Eligibility begins after completing 1250 hours of work over the previous 12 month period.

### Military Leave

The City of Auburn will hold your position/job while eligible employees are out due to military service. Employees are granted up to 168 hours per year as outlined in the City of Auburn's Personnel Policies.

### Civil Leave

Any employee performing jury duty or emergency civilian duty is granted Civil Leave. This can also be used for voting when polls are not open at least two hours before or after the employee's hours of scheduled work.

## Official Holidays

### Scheduled Holidays

The following holidays have been approved by the City of Auburn to be observed as paid holidays for 2023:

| 2023 Holiday Schedule |   |
|-----------------------|---|
| New Year's Day        | Monday, January 2 <sup>nd</sup>                                 |
| MLK Day               | Monday, January 16 <sup>th</sup>                                |
| Memorial Day          | Monday, May 29 <sup>th</sup>                                    |
| Juneteenth            | Monday, June 19 <sup>th</sup>                                   |
| Independence Day      | Tuesday, July 4 <sup>th</sup>                                   |
| Labor Day             | Monday, September 4 <sup>th</sup>                               |
| Veteran's Day         | Friday, November 10 <sup>th</sup>                               |
| Thanksgiving          | Thursday & Friday, November 23 <sup>rd</sup> & 24 <sup>th</sup> |
| Christmas             | Monday, December 25 <sup>th</sup>                               |





# MEDICAL & DENTAL RATES

## BlueCross BlueShield of Alabama

Group No. 05699 / [www.bcbsal.org](http://www.bcbsal.org) / 1-888-267-2955

The City of Auburn provides medical & dental coverage through BlueCross BlueShield of Alabama for all eligible employees and your family members. Coverage is effective the first of the month following date of hire.

The City's medical PPO plan is designed to provide you and your family members with financial protection against the high costs associated with healthcare for potential illnesses or injuries. To view claims information, find a doctor in your area, access additional resources, etc. please visit BCBSAL online at [www.bcbsal.org](http://www.bcbsal.org) or call the customer service # on the back of your ID card.

Auburn's dental coverage also provides a rich plan design for affordable prices. The in-network benefits outlined below reflect the coverage % of BCBSAL negotiated amounts. If your provider charges over the allowed amount, you are responsible for the difference. To find a dental provider in your area, visit [www.bcbsal.org](http://www.bcbsal.org), select "Find A Doctor", then input your location & search term "dentist" (or applicable specialty dental provider).

Please see an overview of the monthly medical & dental premium rates and employee/employer contribution splits below. An overview of the plan design benefits are found on the following pages. For full policy information please refer to the BCBS of AL Plan Documents which can be obtained through Human Resources.

| Monthly Medical Premiums* |                        |                     |                       |
|---------------------------|------------------------|---------------------|-----------------------|
|                           | Employee Contribution* | Auburn Contribution | Total Monthly Premium |
| Individual Coverage       | \$48.30                | \$500.00            | \$548.30              |
| Employee + Spouse         | \$289.80               | \$500.00            | \$789.80              |
| Employee + Child(ren)     | \$216.83               | \$500.00            | \$716.83              |
| Family Coverage           | \$352.80               | \$500.00            | \$852.80              |

\*A \$40 Wellness Surcharge will apply to members who do not participate in the annual wellness screening. Additional information on the wellness surcharge can be found on page 13.

| Monthly Dental Premiums |                       |
|-------------------------|-----------------------|
|                         | Employee Contribution |
| Individual Coverage     | \$31.60               |
| Employee + Spouse       | \$74.00               |
| Employee + Child(ren)   | \$82.50               |
| Family Coverage         | \$90.00               |



# MEDICAL PLAN OVERVIEW



| Summary of Benefits   | In-Network                                   | Out-of-Network   |
|---|--|--|
| Calendar Year Deductible  | Individual: \$250 / Family: \$750            |  |
| Out-of-Pocket Maximum   | Individual: \$1,500 / Family: \$3,000        |  |
| <b>Inpatient Benefits</b>   |  |  |
| Inpatient Hospital Facility   | \$300 Deductible per Admission               | \$400 Deductible per Admission then 80% Coinsurance<br>In Alabama: Available only for emergency & accidental injury services |
| Inpatient Physician Visits/Consultations                                      | Covered 100%, subject to CYD                 | 80% Coinsurance<br>In Alabama: 50% Coinsurance   |
| <b>Outpatient Benefits</b>  |  |  |
| Outpatient Hospital Facility / Surgery  | \$200 Copay                                  | 80% Coinsurance<br>In Alabama: Not Covered   |
| Emergency Room  | \$200 Copay                                  | \$200 copay, then covered 100%, subject to CY Deductible   |
| Diagnostic Labs, X-rays, Dialysis, Pathology, IV, Chemo & Radiation Therapy   | Covered 100%                                 | 80% Coinsurance<br>In Alabama: Not Covered   |
| Dialysis  | Covered 100%                                 | Covered 100%   |
| Mental Health/Substance Abuse Services  | \$35 Daily Hospital Copay                    | 80% Coinsurance<br>In Alabama: Not Covered   |
| <b>Physician Office Visits</b>  |  |  |
| Office Visits & Consultations   | \$35 Copay<br>(Preventive Care covered 100%) | 80% Coinsurance<br>In Alabama: 50% Coinsurance   |
| Surgery, Anesthesia, Maternity Care   | Covered 100%, subject to CYD                 | 80% Coinsurance<br>In Alabama: 50% Coinsurance   |
| Applied Behavioral Analysis Therapy Limited to ages 0-18 for autism disorders | \$35 Copay                                   | 80% Coinsurance  |

## PRESCRIPTION DRUGS

### RxBenefits/CVS Caremark

[www.caremark.com/](http://www.caremark.com/) Email: [welcome@RxBenefits.com](mailto:welcome@RxBenefits.com) / 855-649-3641

The City of Auburn's pharmacy coverage is CVS Caremark, administered by RxBenefits. You will be automatically enrolled when you elect medical coverage and will receive a separate ID card in the mail delivered to your home address. Make sure you show this new ID card to your pharmacy. Prescription drug benefits outlined below:

| Tier 1 (Generic) Drugs        | Tier 2 (Preferred Brand) Drugs  | Tier 3 (Non-Preferred Brand) Drugs |
|-------------------------------|---------------------------------|------------------------------------|
| Covered 100%, subject to Ded. | Covered at 80%, subject to Ded. | Covered at 80%, subject to Ded.    |



# DENTAL PLAN OVERVIEW

## BlueCross BlueShield of Alabama

Group No. 05699 / [www.bcbsal.org](http://www.bcbsal.org) / 1-888-267-2955

| Voluntary PPO Dental Plan   |  |
|---|--|
| Covered Services  | In-Network Benefits                          |
| Calendar Year Deductible  | \$25 for individual / \$75 for family        |
| Calendar Year Benefit Maximum   | \$1,000 per member                           |
| <b>Type I - Diagnostic &amp; Preventive Services</b>  |  |
| <ul style="list-style-type: none"> <li>Dental Exams &amp; Routine Cleanings (2 per year)</li> <li>X-Rays (Full Mouth, Bitewing &amp; others as needed)</li> <li>Sealants (limited to eligible teeth for children only)</li> <li>Fluoride Treatment (2 per year for children under 18)</li> <li>Space Maintainers (for children under 18)</li> </ul> | Covered at 100%<br>Not Subject to Deductible |
| <b>Type II - Basic Restorative Services</b>   |  |
| <ul style="list-style-type: none"> <li>Fillings (limitations may apply)</li> <li>Simple Tooth Extractions</li> <li>Direct Pulp Capping/Root Canal Treatment</li> <li>Denture Repairs</li> <li>Emergency Treatment for Pain</li> </ul>   | Covered at 80%<br>Subject to Deductible      |
| <b>Type III - Supplemental Services</b>   |  |
| <ul style="list-style-type: none"> <li>Oral Surgery</li> <li>General Anesthesia given for Oral Surgery</li> </ul>   | Covered at 80%<br>Subject to Deductible      |
| <b>Type IV - Periodontics</b>   |  |
| <ul style="list-style-type: none"> <li>Periodontic Exams (2 per 12 months)</li> <li>Removal &amp; reconstruction of diseased gum and bone</li> </ul>  | Covered at 80%<br>Subject to Deductible      |
| <b>Type V - Prosthetic Services</b>   |  |
| <ul style="list-style-type: none"> <li>Full or Partial Dentures (limitations may apply)</li> <li>Fixed or Removable Bridges</li> <li>Inlays, Onlays, Veneers, or Crowns</li> </ul>  | Covered at 50%<br>Subject to Deductible      |
| <b>Type VI - Orthodontic Services</b>   |  |
| <ul style="list-style-type: none"> <li>Braces for dependent children up to age 19 (25 for full-time students)</li> <li>Separate Lifetime Maximum of \$1,000</li> </ul>  | Covered at 50%<br>Subject to Deductible      |
| <b>Type VII - Occlusal Guards</b>   |  |
| <ul style="list-style-type: none"> <li>Limited to \$300 benefit max per person per CY</li> </ul>  | Covered at 100%<br>Subject to Deductible     |

# VISION PLAN OVERVIEW



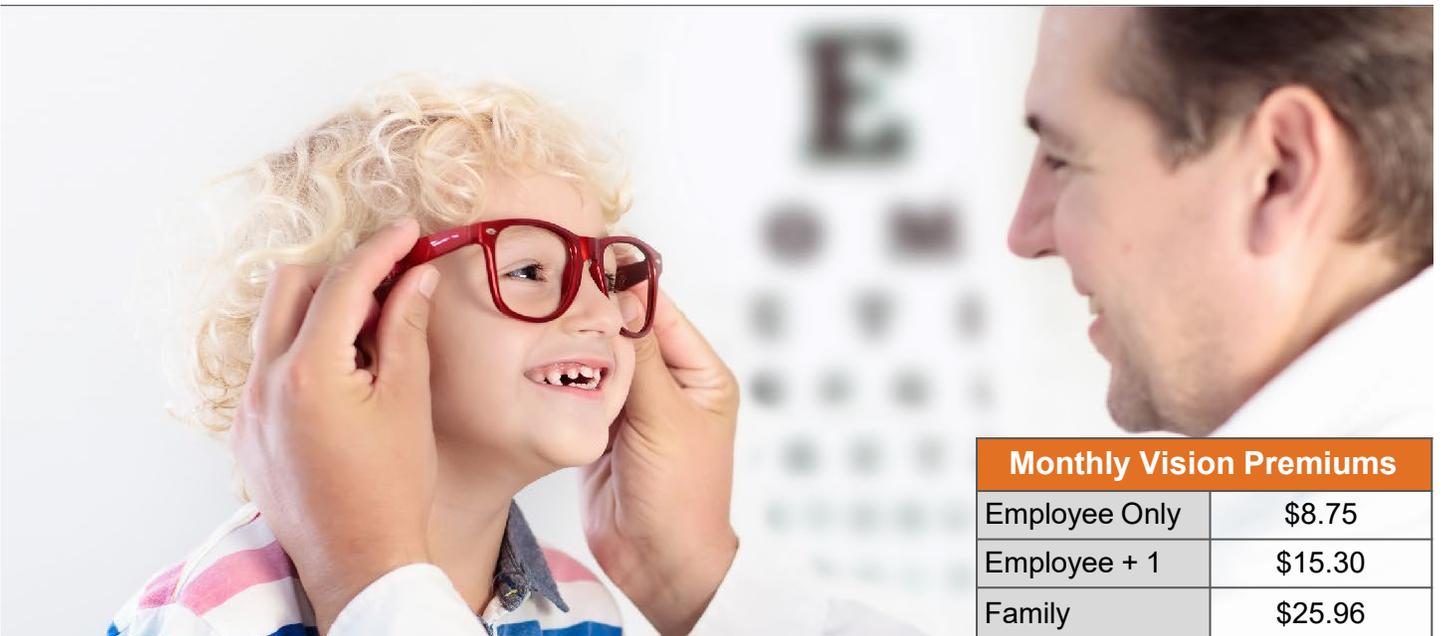
## VSP Vision Care

[www.vsp.com](http://www.vsp.com) / 1-800-828-9341

The City of Auburn offers vision coverage through VSP Vision Care to you and your eligible dependents. You receive the maximum benefits under the plan and pay less out of your pocket when you seek care from an in-network provider. Visit [www.vsp.com](http://www.vsp.com) to find participating vision providers in your area or to view your plan information, print ID cards, etc. Please see an overview of the plan benefits and monthly premiums below. Full policy documents can be obtained either online through the carrier's website or by contacting Human Resources.

| Voluntary Vision Plan               |  |   |
|-------------------------------------|--|---|
| Summary of Benefits                 | In-Network   | Out-of-Network  |
| Eye Exam (1 every 12 months)        | \$10 copay   | Up to \$45 allowance                                    |
| Lenses (1 every 12 months)          |  |   |
| Single / Bifocal / Trifocal         | \$25 copay   | Up to \$30 / \$50 / \$65 allowance                      |
| Standard Progressive / Lenticular   | \$25 copay   | Up to \$50 / \$100 allowance                            |
| Frames (1 every 24 months)          | \$130 allowance, then 20% off (extra \$20 for featured brands) | Up to \$70 allowance                                    |
| Contact Lenses* (1 every 12 months) | Elective: \$130 allowance<br>Necessary: Copay then 100%        | Elective: \$105 allowance<br>Necessary: \$210 allowance |
| *In lieu of lenses/frames           |  |   |

\*Additional items such as lens enhancements, Laser Vision Correction, etc. may be eligible for coverage at in-network facilities. Obtain a fully policy document for complete benefit information.



| Monthly Vision Premiums |         |
|-------------------------|---------|
| Employee Only           | \$8.75  |
| Employee + 1            | \$15.30 |
| Family                  | \$25.96 |



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

## Deer Oaks EAP Services

[eap@deeroaks.com](mailto:eap@deeroaks.com) / [www.deeroakseap.com](http://www.deeroakseap.com) / 866-327-2400

The Deer Oaks Employee Assistance Program (EAP) is a FREE service provided by the City of Auburn. This program offers a wide variety of counseling, referral and consultation services, which are all designed to assist you and your family in resolving work/life issues in order to live a happier, healthier and more balanced life. **The City provides six professional counseling sessions per calendar year per issue for employees & immediate family members.**

### What is an EAP?

An Employee Assistance Program (EAP) provides free and confidential assessments, short-term counseling, referrals, prevention, and education services for you and your dependents. The benefit is provided through Deer Oaks EAP Services.

### How Can the EAP Help?

A trained counselor is available **24/7, 365 days a year** to help you and your dependents cope with life's stressors so that you can live a happy, productive lifestyle. Simply call the toll-free number or visit the EAP website to access your EAP benefits today!

### How Can the EAP Help Me Balance Work & Life?

It is difficult to be at your best when you are worried about emotional, health, financial, legal, child care/elder care, or family problems. Resolving your personal concerns can help you:

- Increase your morale and well-being
- Stay focused on your goals
- Achieve a healthy balance in your life
- Establish positive relationships
- Remain productive and efficient
- Decrease your overall stress level

### What Types of Problems Does the EAP Cover?

- Stress, Anxiety, Depression & Grief Counseling
- Anger Management
- Marital, Family or Work-Related Problems
- Legal/Financial Concerns
- Health and Wellness Issues
- Trauma Recovery
- Substance Abuse

### EAP Services Include:

- Assessment & Short-Term Counseling
- Crisis Intervention
- Community & Health Plan Referrals
- Leadership & Supervisor Training
- Online Tools, Trips & Articles
- Child Care/Elder Care Resources
- Legal & Financial Consultations
- "Take the High Road" Program
- Substance Abuse Services



# FLEXIBLE SPENDING ACCOUNT (FSA)



## WEX, Inc.

[www.wexinc.com](http://www.wexinc.com) / 866-451-3399

The City of Auburn offers Flexible Spending Account (FSA) benefits through WEX. FSA's allow you to save money on your eligible health care and/or dependent care expenses every year by using pre-tax dollars. **This is the only benefit election that does not automatically roll over, your FSA contribution must be re-elected every year.** You can obtain full policy documents and FSA enrollment forms by contacting Human Resources.

### How an FSA Works

Upon enrollment, you choose the dollar amount you want to contribute based on your estimated upcoming Plan Year expenses, **up to \$3,050 for medical expenses and or \$5,000 for dependent care expenses.** Your contributions will be deducted in equal amounts from your paychecks, pre-tax, throughout the Plan Year.

### Reimbursements / Debit Card

As you incur eligible expenses, you may submit a request for reimbursement through WEX's website, text message, mobile app, fax, or mail. For additional convenience, you will be issued a Debit Card to directly access your Flexible Spending Account funds when paying for eligible expenses at the point of purchase. This eliminates the need for requesting reimbursement. Keep in mind, some purchases will require additional substantiation as most doctor's offices, hospitals, dental providers, etc. do not utilize the Inventory Information Approval System. Keep any medical, prescription drug or other eligible receipts for verification purposes.

### FSA Eligible Expenses

Flexible Spending Account (FSA) funds may only be used for eligible expenses under your healthcare FSA and/or dependent care FSA. Some eligible expenses include: medical, dental and vision care services. Complete lists of eligible and non-eligible expenses can be found by visiting [www.irs.gov](http://www.irs.gov).

**Lower your taxable income by paying for your healthcare and dependent care expenses with pre-tax dollars!!**

### Dependent Care FSA

The Dependent Care FSA enables you to pay for out-of-pocket qualified expenses for dependents that allow you/your spouse to work or attend school full time.

Qualified Dependent Care arrangements include:

- A Dependent (Day) Care center
- An Educational Institution for pre-school children
- An "Individual" who provides care inside or outside your home (with licensing and Tax ID number)
- After School Care

You may contribute up to \$5,000 to your Dependent Care FSA for 2023. You and your spouse may each contribute up to \$2,500 if you are married and filing separately.

**Please Note:** Day-care expenses must be incurred (not just paid) in order to receive reimbursement. If you pre-pay day-care, please submit only as incurred.





# CITY CARE HEALTH CLINIC

## Symbol Health Solutions

890 N. Dean Road, Suite 400, Auburn, AL 36830 / 334-501-3242 / [citycare@symbolhealth.com](mailto:citycare@symbolhealth.com)

The City of Auburn cares about employee health and wellness. That’s why we offer access to Symbol Health Solutions near-site CityCare health clinic to all employees, spouses and dependents (ages 2+) that participate in the City’s medical plan. CityCare provides you with direct access to quality primary care, disease and health management, and onsite medication dispensing **AT NO COST TO YOU!** Just follow these steps to benefit:

|  |   |  |   |
|--|---|--|---|
|  <p><b>1. ENROLL</b></p> <p>If you and your family are enrolled in the City of Auburn health insurance plan, you all get access to CityCare for free.</p> |  <p><b>2. VISIT</b></p> <p>Visit CityCare for exams, treatment, vaccinations, medication pickups, health &amp; wellness coaching and more.</p> |  <p><b>3. LOG ON</b></p> <p>Your Patient Portal is for medical records access, medication refills, and secure emails to your Symbol professionals.</p> |  <p><b>4. BE WELL</b></p> <p>Comprehensive, patient-centered and data-driven healthcare and coaching results in improved wellness!</p> |
|--|---|--|---|

### CityCare Health Clinic Information:

**Address:** 890 N. Dean Road, Suite 400, Auburn, AL 36830

**Hours of Operation:** Monday - Friday from 7am to 4pm (closed for lunch daily from 11 am to 12 pm)

**Walk-In or Schedule an Appointment:** Call 334-501-3242, email [citycare@symbolhealth.com](mailto:citycare@symbolhealth.com), or utilize the Patient Portal app or website

### How CityCare Works:

Keeping our employees happy & healthy is a primary concern to the City of Auburn. All clinic services (including generic medications) are provided at no cost to our employees (where you would typically be subject to a copay or coinsurance at a traditional doctor or hospital facility). Access to the clinic is unrestricted, you can visit on/off the clock and access is automatically granted to your spouse and dependents (ages 2+). Your protected health information is never shared with the City of Auburn or anyone else without your written consent.

### Key Clinic Services:

- Acute Primary Care
- Chronic Disease Management
- Symptom Management
- Urgent Care
- Onsite Medication Dispensing
- Vaccinations
- Well Patient Exams
- Blood Pressure & Weigh-In Checks
- Physicals (Work/Sports/School)
- Laboratory Testing
- Referrals to Specialists
- Biometric Health Screenings
- Health Coaching (Stress/Smoking/Weight)
- Wellness Programs
- Health Risk Assessments
- Diabetic Supplies
- Genetic Testing for Inherited Cancers

# HEALTH MANAGEMENT PROGRAM



## Symbol Health Solutions

890 N. Dean Road, Suite 400, Auburn, AL 36830 / 334-501-3242 / [citycare@symbolhealth.com](mailto:citycare@symbolhealth.com)

In addition to all the key services the CityCare Clinic provides, the City of Auburn also promotes education & awareness to underlying health risks by providing an Annual Biometric Screening and ongoing Health Management Program that is tied to a wellness incentive (\$40 monthly surcharge for non-participants).

Through this program we aim to prevent life-altering medical issues through early detection and/or chronic disease management. Health Management provides the guidance, encouragement & accountability that it takes for participants to reduce individual health risks, which ultimately leads to reducing overall healthcare costs. It also helps participants achieve personal health goals that can improve your quality of life. Evidence produced from studies completed by the New England Journal of Medicine show that one may decrease his or her risks of developing coronary artery disease by 50% through implementation of favorable lifestyle behaviors.

### Symbol Health Management Program Steps:

- **Step 1:** Call CityCare at 334-501-3242 to schedule your Biometric Health Screening Appointment on the day after your insurance is effective. If you chose to NOT participate in the program, then you will be subject to a \$40 monthly surcharge that will be deducted from your paycheck.
- **Step 2:** Meet with a CityCare representative to review the results of your Biometric Screening.
- **Step 3:** Schedule your first Health Coaching Session if you are at moderate or high risk (number of visits is determined based on your individual screening score; i.e. low risk scores may not require any coaching).
- **Step 4:** You must meet with your Symbol Health Coach for the required amount of health coaching appointments. Completion of all coaching sessions will allow you to maintain the participation incentive and avoid the \$40 per month surcharge.

### Health Coaches Provide:

- Support
- Education
- Encouragement
- Discipline
- Disease Management
- Awareness
- Motivation
- Guidance
- Accountability
- & Much More!





# LIFE INSURANCE

## Basic Life/AD&D Insurance

**Equitable / Policy # 001731 / 1-866-274-9887**

The City of Auburn provides Basic Life/AD&D coverage through Equitable to all full-time eligible employees (working at least 20 hours/week) at NO COST to the employee. Enrollment is automatic upon your first day of eligible employment. **The Basic Life/AD&D benefit is 2x Basic Annual Earnings, rounded to the next higher \$1,000; subject to a maximum of \$500,000.** Age based reductions apply once you reach age 65 (65% of original benefit amount) and age 70 (50%) and terminate upon retirement.



## Supplemental Life/AD&D Insurance

**Equitable / Policy # 001731 / [www.equitable.com/employee-benefits](http://www.equitable.com/employee-benefits) / 1-866-274-9887**

Supplemental Life & AD&D insurance is available to all full-time, active employees working at least 20 hours per week. Additional Life insurance can offer financial stability to your loved ones when it's most needed. Whether it's used to fund a child's education, or pay off a mortgage, a life insurance policy through Equitable can provide security and help offset financial burdens during a difficult time. An evidence of insurability (EOI) will be required for all changes made during Open Enrollment. An evidence of insurability (EOI) is not needed for a new hire or a life event change and only these events allow for the guaranteed issue.

### Supplemental Life/AD&D Benefit Options

|                            |  |
|----------------------------|--|
| <b>Employee Coverage</b>   | Coverage is available in \$10,000 increments up to 5x annual salary or \$500,000<br>Guarantee Issue: \$150,000 (amounts over GI require Evidence of Insurability Form) |
| <b>Spouse Coverage</b>     | Coverage is available in \$5,000 increments up to \$150,000 (not to exceed 50% of employee's benefit amount); Guarantee Issue: \$35,000                                |
| <b>Child(ren) Coverage</b> | Flat \$10,000 benefit  |

### Life Monthly Rates per \$1,000 of coverage (Employee & Spouse)

|         |         |                       |                   |
|---------|---------|-----------------------|-------------------|
| < 25    | \$0.068 | 60 – 64               | \$0.680           |
| 25 – 29 | \$0.056 | 65 – 69               | \$1.067           |
| 30 – 34 | \$0.063 | 70 – 74               | \$2.033           |
| 35 – 39 | \$0.087 | 75 – 79               | \$4.349           |
| 40 – 44 | \$0.130 | 80+                   | \$8.008           |
| 45 – 49 | \$0.204 | Voluntary AD&D – EE   | \$0.026           |
| 50 – 54 | \$0.318 | Voluntary AD&D – SP   | \$0.020           |
| 55 – 59 | \$0.501 | Child Vol Life / AD&D | \$0.104 / \$0.088 |

# DISABILITY INSURANCE



## Short-Term Disability

Equitable / Policy # 001731 / [www.equitable.com/employee-benefits](http://www.equitable.com/employee-benefits) / 1-866-274-9887

STD coverage is a voluntary benefit for all eligible employees (working 20+ hours/week) provided through Equitable. The STD plan is designed to help you meet your financial needs if you become unable to work due to illness or injury. There is a 14-day waiting period required where unutilized paid-time-off will be used to offset this time before the STD benefit is payable. An evidence of insurability (EOI) is not needed for a new hire or a life event change and only these events allow for the guaranteed issue.

| Short-Term Disability Insurance         |                   |  |
|---|-------------------|--|
| Elimination Period                      | Coverage Duration | Weekly Benefit Amount  |
| 14 calendar days for accident & illness | 24 weeks maximum  | Elect from \$100 to \$1,000 (per week) in \$50 increments; Not to exceed 60% of your weekly pre-disability earnings rounded to the next lower \$50 |

| STD Monthly Rates |                |
|-------------------|----------------|
| Age-Bands         | Rates per \$10 |
| < 39              | \$0.561        |
| 40 - 49           | \$0.731        |
| 50 - 59           | \$0.943        |
| 60 +              | \$1.071        |

| Example Premium Calculation: 35-Year-Old Electing STD |   |
|---|---|
| <b>Step 1</b>   | Annual Salary ÷ 52 x 60% = Weekly Benefit<br><b><math>\\$50,000 \div 52 \times .60 = \\$500</math> (\$1,000 max)</b>  |
| <b>Step 2</b>   | Find your age and rate in the chart to the right  |
| <b>Step 3</b>   | Multiply your rate by your weekly premium and divide by 10 to determine monthly premium<br><b><math>\\$0.561 \times \\$500 \div 10 = \\$28.05</math> per month</b>  |
| <b>Step 4</b>   | IF APPLICABLE, multiply your premium by 12 and then divide it by the number of pay periods with benefit deductions (24) to determine the cost per pay period.<br><b><math>\\$28.05 \times 12 \div 24 = \\$14.03</math> per pay period</b> |





# DISABILITY INSURANCE

## Long-Term Disability

**Equitable / Policy # 001731 / 1-866-274-9887**

The Long-Term Disability (LTD) coverage is also a voluntary benefit provided through Equitable for all eligible employees (working 20+ hours/week). The LTD plan is designed to provide salary continuation in the event your disability continues beyond the STD period. You may qualify for benefits after you have been continuously disabled for 180 days and may remain covered without paying monthly premiums long as your disability continues, and you meet the eligibility requirements. Pre-existing limitations may be excluded, please refer to the full policy document for complete plan benefits, limitations and exclusions. An evidence of insurability (EOI) is not needed for a new hire or a life event change and only these events allow for the guaranteed issue.

| Long-Term Disability Insurance   |  |   |
|--|--|---|
| Elimination Period   | Coverage Duration  | Benefit Amount                                  |
| 180 days of continuous disability  | Prior to age 61: 60 months maximum /<br>Age-Based Reductions begin at age 61 | 60% of monthly earnings up to \$6,000 per month |
| <p><b>Definition of Disability:</b> You are prevented from performing one or more of the essential duties of:</p> <ol style="list-style-type: none"> <li>1) Your own occupation during the 180-day Elimination Period</li> <li>2) Your own occupation for the 24 months following the elimination period (referred to as the “own occ” period), and as a result you earn less than 80% of your pre-disability earnings</li> <li>3) After the own occ period, if you earn less than 60% of your pre-disability earnings for ANY occupation</li> </ol> |  |   |

| LTD Monthly Rates |                 |
|-------------------|-----------------|
| Age-Bands         | Rates per \$100 |
| < 34              | \$0.178         |
| 35 - 39           | \$0.263         |
| 40 - 44           | \$0.416         |
| 45 - 49           | \$0.663         |
| 50 - 54           | \$1.000         |
| 55 - 59           | \$1.496         |
| 60 +              | \$2.193         |



# SUPPLEMENTAL INSURANCE



## Alabama Firefighter Cancer Coverage

**CHUBB / 800-336-0627 / Policy # PTPN17937534**

All eligible firefighters with the City of Auburn are provided state-mandated firefighter cancer coverage through CHUBB at NO COST TO YOU. Not surprisingly, cancer remains one of the most worrying health concerns. If diagnosed with cancer and you meet the definition of eligibility and satisfy the 12-month waiting period, CHUBB will alleviate a portion of the financial burden many experience when diagnosed with cancer. The table below is an outline of the benefit amounts provided by this coverage. If you have additional questions about this coverage please obtain full policy documents from Human Resources. For claims or inquiries contact CHUBB at 800-336-0627 or email: [aceaandhclaims@chubb.com](mailto:aceaandhclaims@chubb.com).

| Benefit Eligibility                                |  |
|--|--|
| Class 1  | All Active Career Firefighters         |
| Class 2  | All Certified Volunteer Firefighters   |
| Class 3  | All Non-Certified Firefighters         |
| Cancer Lump-Sum Benefit Amounts                    |  |
| Early-Stage Cancer Benefit                         | \$6,250                                |
| Advanced Cancer Benefit                            | \$25,000                               |
| Lifetime Max for Lump Sum Cancer Benefits          | \$50,000                               |
| Disability Benefit due to Covered Cancer Diagnosis |  |
| Waiting Period                                     | 6 months from date of Total Disability |
| Benefit Amount                                     | \$3,000 (minus other income benefits)  |

## Accident Insurance

**Equitable / 1-866-274-9887**

You can't predict when or where an accident will strike. But you can make sure that you have a safety net of financial protection to help if an accidental injury occurs. That is why the City of Auburn provides voluntary accident insurance through Equitable. With this coverage, you will receive a cash benefit to pay for out-of-pocket expenses associated with a covered accident.

| Accident Plan Features & Rates |  |
|--------------------------------|--|
| <b>Accidental Death</b>        | EE: \$50,000<br>Spouse: \$25,000<br>Child: \$12,500<br>Common Carrier: 2x Benefit        |
| <b>Hospital Services</b>       | Admission: \$1,500<br>Confinement: \$400<br>ICU: \$800                                   |
| <b>Monthly Premium</b>         | \$16.74 (Single)<br>\$29.73 (EE + Spouse)<br>\$32.63 (EE + Children)<br>\$45.56 (Family) |



# SUPPLEMENTAL INSURANCE

## Critical Illness with Cancer Insurance

Equitable / [www.equitable.com/employee-benefits](http://www.equitable.com/employee-benefits) / 1-866-274-9887

Critical Illness (CI) coverage can help you and your family maintain financial security during the lengthy recovery after a serious medical event including, but not limited to, events like a heart-attack, stroke, cancer, etc. Medical insurance doesn't cover every healthcare expense, leaving you to pay out-of-pocket expenses such as deductibles, prescriptions, and even transportation/lodging costs. Critical Illness with Cancer insurance can provide extra coverage for all the costs related to caring for major medical events.

| Critical Illness Plan Features |   |
|--------------------------------|---|
| <b>Covered Conditions</b>      | 100% - Heart Attack, Stroke, Transplant, Kidney Failure, Paralysis, Cancer    |
| <b>Benefit Amounts</b>         | Employee: Up to \$30,000 / Spouse: Up to 50% of EE's Benefit / Child: \$5,000 |
| <b>Wellness Benefit</b>        | \$50 Annual Wellness Screen Benefit   |

| C.I. Monthly Rates |                  |
|--------------------|------------------|
| Age-Bands          | Rates per \$1000 |
| < 25               | \$0.34           |
| 25 – 29            | \$0.41           |
| 30 – 34            | \$0.56           |
| 35 – 39            | \$0.82           |
| 40 – 44            | \$1.29           |
| 45 – 49            | \$2.03           |
| 50 – 54            | \$3.01           |
| 55 – 59            | \$4.31           |
| 60 – 64            | \$6.20           |
| 65+                | \$9.40           |
| Child Rate         | \$0.77           |



# RETIREMENT BENEFITS



## The Retirement Systems of Alabama (RSA)

[www.rsa-al.gov](http://www.rsa-al.gov) / 334-517-7000 / 201 South Union Street, Montgomery, AL 36104

Through your employment with the City of Auburn, all full-time eligible employees are automatically entitled to retirement benefits provided through The Retirement Systems of Alabama (RSA), which are public pension funds for state and local employees. The Employees' Retirement System (ERS) was established in 1945 to provide retirement and other benefits to employees in the public sector.

Planning for retirement can be daunting, but with resources available through RSA/ERS, you are not alone. No matter where you are in your retirement planning, there are educational opportunities, tools and guidance available to you both online at [www.rsa-al.gov](http://www.rsa-al.gov) or via phone at 334-517-7000. See overview of retirement benefits below:

| Tier 1 - Hired Prior to 1/1/2013 |   |
|----------------------------------|---|
| Employee Contribution            | 5% of eligible gross pay (pre-tax)<br>6% for Police & Fire Employees                  |
| Employer Contribution            | Employer Contribution rates are set by RSA and are subject to change each fiscal year |
| Tier 2 - Hired After 1/1/2013    |   |
| Employee Contribution            | 7.5% of eligible gross pay (pre-tax)<br>8.5% for Police & Fire Employees              |
| Employer Contribution            | Employer Contribution rates are set by RSA and are subject to change each fiscal year |

The RSA is headquartered in Montgomery, AL and can be reached Monday - Friday from 8am to 5pm.

**Street Address:**

201 South Union Street  
Montgomery, AL 36104

**Mailing Address:**

P.O. Box 302150  
Montgomery, AL 36130-2150

## Deferred Compensation Plans

The City of Auburn also provides voluntary retirement benefits through **Mission Square** or the **Retirement Systems of Alabama (RSA-1) Deferred Compensation Plans**. A 457(b) deferred compensation plan is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by investing through a voluntary salary contribution. Participation in either of these plans allows you to save for retirement while lowering taxable income and paying tax on the deferred income in the year of distribution. For more information please contact Human Resources.





# ADDITIONAL BENEFITS

## educational assistance program

After 6 months of employment, employees may be reimbursed for up to 9 hours per semester.

## student loan repayment

Employees hired after July 9, 2018 (and after 6 months of employment) may receive up to \$1,200 per year (\$100 per month) to a maximum of \$7,200 for qualifying student loan debt incurred prior to employment with the City of Auburn.

## credit union

Employees may direct deposit into an account and utilize all of the benefits of the credit union upon date of hire.

## child care resource and referral service

This service helps employees locate child care and make placement decisions. It also provides training for caregivers of employees' children (as needed).

## wellness program

The City of Auburn promotes employee health & wellness. In addition to the health coaching provided through the CityCare Clinic, the City's wellness program includes training classes, fitness programs, and a monthly newsletter.

## college counts 529 program

The College Counts 529 Program allows payroll deduction to assist you with saving for college.

**\*please refer to the city of auburn personnel policies for specific information on these benefits**



# CARRIER CONTACT INFORMATION



| Provider / Plan  | Website   | Phone Number                   |
|--|---|--------------------------------|
| <b>The City of Auburn</b><br>HR Business Partner                                       | <a href="http://www.auburnalabama.org">www.auburnalabama.org</a>  | 334-501-7240                   |
| <b>BlueCross BlueShield of Alabama</b><br>Medical & Dental coverage<br>Group No: 05699 | <a href="http://www.bcbsal.org">www.bcbsal.org</a>  | 1-888-267-2955                 |
| <b>RxBenefits / CVS Caremark</b><br>Pharmacy Benefit Manager                           | <a href="http://www.caremark.com">www.caremark.com</a>  | 855-649-3641                   |
| <b>VSP</b><br>Vision coverage  | <a href="http://www.vsp.com">www.vsp.com</a>  | 1-800-828-9341                 |
| <b>Deer Oaks EAP Services</b><br>Employee Assistance Program (EAP)                     | <a href="http://www.deeroakseap.com">www.deeroakseap.com</a><br>Email: <a href="mailto:eap@deeroaks.com">eap@deeroaks.com</a> | 866-327-2400                   |
| <b>WEX, Inc.</b><br>Flexible Spending Account (FSA)                                    | <a href="http://www.wexinc.com">www.wexinc.com</a>  | 866-451-3399                   |
| <b>CityCare Health Clinic</b><br>890 N. Dean Road, Suite 400<br>Auburn, AL 36830       | Email: <a href="mailto:citycare@symbolhealth.com">citycare@symbolhealth.com</a>   | 334-501-3242                   |
| <b>Equitable</b><br>Life, Disability & Worksite<br>Policy No: 001731                   | <a href="http://www.equitable.com/employee-benefits">www.equitable.com/employee-benefits</a>                                  | 1-866-274-9887                 |
| <b>CHUBB</b><br>Alabama Firefighter Cancer Coverage                                    | <a href="mailto:aceaandhclaims@chubb.com">aceaandhclaims@chubb.com</a>  | 800-336-0627                   |
| <b>Retirement Systems of Alabama</b><br>RSA State Retirement Benefits                  | <a href="http://www.rsa-al.gov">www.rsa-al.gov</a>  | 1-800-517-0020<br>334-517-7000 |
| <b>Mission Square</b><br>Voluntary Retirement Benefit                                  | <a href="http://www.missionsq.org">www.missionsq.org</a>  | 1-800-669-7400                 |

