

# 2022

## EMPLOYEE BENEFIT GUIDE



# CITY OF

# ALABASTER





## To All Employees:

The City of Alabaster 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 Alabaster for the 2022 plan year. Alabaster cares about the health and well being of our employees. 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 select 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 or policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the plan or policy documents will prevail.

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## Enrollment Opportunities

### WHO IS ELIGIBLE

All full-time employees working at least 30 hours per week are eligible for the full range of benefits provided by the City of Alabaster. You may also enroll your eligible spouse & dependents.

### EFFECTIVE DATE OF COVERAGE

During the 2022 plan year, eligible new hires will be subject to a waiting period determined by the applicable benefit. Most plans will become effective the first of the month following the waiting period. Current employees' elections will be effective 1/1/2022.

### WHEN TO ENROLL

Benefit eligible employees initially have the two following opportunities to enroll in the employee benefits program:

1. **New Hire Enrollment.** New hires will have the opportunity to enroll in Alabaster's benefit coverages. These benefits will be explained to new employees prior to the date of hire. Employees not enrolling during this period generally must wait until the next open enrollment to elect coverage (EOI forms may be required for certain coverages).
2. **Open Enrollment.** Alabaster's annual open enrollment period for the 2022 plan year will be held November 1st - 30th. Employees are encouraged to take this opportunity to ask questions, enroll and make any changes necessary to your benefits. Elections and/or changes to current benefits can be made through November 30, 2021. All changes and elections will be effective January 1st.

## Changes in Coverage

### WHEN YOU CAN MAKE CHANGES

Generally, you can only change your benefit choices during the annual Benefits Enrollment period (which ends November 30, 2021 for the 2022 plan year) or if you have an IRS "Qualifying Event" during the year, which includes:

- Marriage
- Divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that results in cancellation of your benefits
- Your dependent child is no longer eligible
- Becoming eligible for Medicare or Medicaid during the year

If you have a life event change, you must submit notification to Human Resources within 30 days of the qualifying event. Depending on the type of change, you may need to provide proof documentation (for example, a marriage license or birth certificate). If you do not submit notification within 30 days, you will have to wait until the next annual Open Enrollment period to make benefit changes.

### WHEN COVERAGE ENDS

Benefits end on the last day of the month in which your employment with the City ends, or when you cease to meet eligibility guidelines (i.e. reduction of hours, exhausted leave policy, etc.). COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) continuation of coverage is available for eligible terminations for medical, dental and vision coverages.



# Flexible Spending Account (FSA)

WEX

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

The City of Alabaster offers Flexible Spending Account (FSA) benefits through WEX that 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 \$2,750 for medical expenses and or \$5,000 for dependent care expenses. Your contributions will be deducted in equal amounts from 26 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 a reimbursement. Keep in mind that some purchases will always require additional substantiation as most Doctor's offices, Hospitals, Dental Providers, and some Drug Stores do not utilize the Inventory Information Approval System (IIAS). Make sure you keep your 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 health care 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 appropriate licensing and Tax ID number).
- After School Care

You may contribute up to **\$5,000** to your Dependent Care FSA for 2022. You and your spouse may each contribute up to **\$2,750** if you are married and filing separate tax-returns.

**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.



# Medical Insurance

## BLUE CROSS & BLUE SHIELD OF ALABAMA

**GROUP #: 30000 / [WWW.ALABAMABLUE.COM](http://WWW.ALABAMABLUE.COM) / 1-800-810-BLUE (2583)**

The City of Alabaster provides all full-time, active employees and eligible retirees the opportunity to enroll in the Local Government Health Insurance plan which is designed to provide you and your eligible dependents with financial protection against the high costs associated with health care and prescription drugs for any potential illnesses or injuries. To maximize your benefits, seek medical services from a Preferred Provider who participates in the BlueCard Preferred Provider Organization (PPO) Program. To find out if your provider is in-network, call 1-800-810-BLUE (2583) or access the Blue Cross website, [AlabamaBlue.com](http://AlabamaBlue.com). You can also visit the Local Government Health Insurance Board's website to obtain full policy documents, additional information, etc. by visiting [www.lghip.org](http://www.lghip.org) or calling 1-866-836-9137. See overview of plan benefits & monthly premiums below:

	In-Network	Out-of-Network
Deductible		
Individual	\$200	
Family	\$200 per person to a maximum of \$600	
Out-of-Pocket Maximum		
Individual	\$8,150	
Family	\$16,300	
Inpatient Hospital Services		
Inpatient Hospital	\$200 deductible per admission + \$50 copay per day for days 2-5	Covered at 80%, subject to \$200 deductible per admission + \$50 copay for days 2-5
Outpatient Hospital Services		
Outpatient Surgical	\$100 copay	Covered at 80%
Diagnostic X-rays & Tests	\$100 copay (or cost of service if less)	Covered at 80%
Emergency Room Services	Medical Emergency: \$200 copay Accident: Covered at 100% if services provided within 72 hours	
Diagnostic Labs & Pathology	\$7.50 copay per test	Covered at 80%
Dialysis, IV Therapy, Chemo-Therapy & Radiation Therapy	\$25 copay	Covered at 80%
Preventive Care Services		
Routine Immunizations and Preventive Services	Covered 100%	Covered at 80%
*Note: See <a href="http://AlabamaBlue.com/preventiveservices">AlabamaBlue.com/preventiveservices</a> and <a href="http://AlabamaBlue.com/StandardACAPreventiveDrugList">AlabamaBlue.com/StandardACAPreventiveDrugList</a> for a listing of specific drugs, immunizations & preventive services eligible under this plan		

	In-Network	Out-of-Network	
Physician Office Services			
Physician Office Visits, In-Office Surgery & Consultations / Specialist	\$40 copay / \$50 copay	Covered at 80%	
Nurse Practitioners / Midwives / Physician Assistant Services	\$20 copay	Covered at 80%	
Diagnostics, In-Office Therapy, Maternity Care, etc.	Covered 100%	Covered at 80%	
Mental Health & Substance Abuse Services			
Inpatient Facility Services	Covered at 80%, subject to \$200 deductible per admission		
Inpatient Physician Services	Covered at 80%		
Outpatient Services (20 per year)	Covered 100%, subject to a \$14 copay per visit		
Other Covered Services			
Chiropractor Services	Covered at 80% (Precertification required after 18th visit)		
Physical, Speech & Occupational Therapy (15 visits per year)	Covered at 80%, subject to the calendar year deductible (Pre-authorization may be required)		
Durable Medical Equipment, Ambulance Services, Allergy Testing & Treatment, Home Health Services & more	Covered at 80%, subject to the calendar year deductible		
Vision Coverage			
Routine Eye Care (1 per year) Visit <a href="http://www.lghip.org">www.lghip.org</a> or call 1-866-836-9137 for more information	Exam: \$40 copay (\$45 with dilation) Contact Lens Fitting/Visit: \$25 copay 25% discount on eyewear materials (i.e. frames, lenses) & Lasik Surgery	Not Covered	
Prescription Drugs* (Additional info on new Rx carrier on pg. 8)			
Tier 1 (Generic) Drugs	\$15 copay	Not Covered	
Tier 2 (Preferred Brand) and Tier 3 (Non-Preferred Brand) Drugs	Covered at 80%, subject to the calendar year deductible	Not Covered	
Tier 4 (Specialty) Drugs	Go to <a href="http://optumrx.com">optumrx.com</a> for a list of covered specialty drugs	Not Covered	
Monthly Medical Premiums			
	Employee Contribution	Alabaster Contribution	Total Monthly Premium
Active - Single	\$110.20	\$440.80	\$551.00
Active - Family	\$269.40	\$1,077.60	\$1,347.00

**\*\*Please see HR for Retiree Policy**

# Prescription Drug Coverage

## OPTUM RX

**GROUP #: 30000 / [WWW.OPTUMRX.COM](http://WWW.OPTUMRX.COM) / 1-844-785-1603**

The Local Government Health Insurance plan will provide all pharmacy benefits through Optum Rx. You and your dependents automatically have access to prescription drug coverage when you enroll in the City of Alabaster's medical plan. Tier 1 (Generic) Drugs are available for a flat \$15 copay per prescription. Tier 2 & Tier 3 (Brand) Drugs allow are available through Point-of-Sale Pharmacy Benefit, which allows 80% reimbursement (subject to deductible) of the allowed amount for all eligible brand drugs. See additional info below:

### Guide to your Pharmacy Benefits:

#### How do I fill my prescription?

1. Visit a participating pharmacy (visit [optumrx.com](http://optumrx.com))
2. Provide your NEW OptumRx member ID card
3. Your prescription is checked electronically to:
  - Confirm your benefit plan
  - Ensure the correct prescription price
  - Review your medication history
  - Determine if your new prescription adversely interacts with any other drugs
4. Pay your required copay or coinsurance
5. Receive a claim authorization number from your pharmacist\*
6. Use the claim authorization number to file your claim with Optum Rx online at [optumrx.com](http://optumrx.com)\*
7. Optum Rx will process your claim and repay any eligible payment to you\*

\*Steps 5-7 are only applicable to Tier 2 & 3 Drugs.

Visit [www.OptumRx.com](http://www.OptumRx.com) to:

- Set up your personal login information
- Download electronic or paper claim forms
- Find a participating pharmacy near you
- Look up drugs covered by your plan
- Get drug cost estimates based on your pharmacy
- Learn more about generic drug alternatives

#### How do I file a prescription drug claim online?

File your claim anytime, even on weekends & holidays, by visiting [OptumRx.com](http://OptumRx.com). Select "Forms" under the "Information Center" drop down list and select "Online Claim Form" to file online, or select "Claim Form PDP - Prescription Drug Plan" to fill out a paper form.

When you use an in-network pharmacy, you will receive a claim form for all Tier 2 & Tier 3 prescriptions that you fill. The form contains a claim authorization number, usually appears as a 14 to 18 digit number. This number is required to file a claim. Once approved, you will receive reimbursement of 80% of the allowed amount, subject to the calendar year deductible

#### How do I fill specialty medications?

Specialty medications may not be available at retail pharmacies. You can fill your specialty prescription through Optum Specialty Pharmacy network. Approved specialty medications are delivered to your door in safe, temperature-controlled and tested packaging.

#### Will I receive a new pharmacy ID card?

Yes, you will receive a separate ID card from your BCBS of AL medical ID card. You will need to present this new card to your pharmacy after January 1, 2022.

#### Questions?

- Log in to [optumrx.com](http://optumrx.com)
- Download the OptumRx app
- Or call 1-844-785-1603 (available 24/7)



# Telemedicine

## TELADOC

**GROUP #: 30000 / [WWW.TELADOC.COM](http://WWW.TELADOC.COM) / 1-800-835-2362**

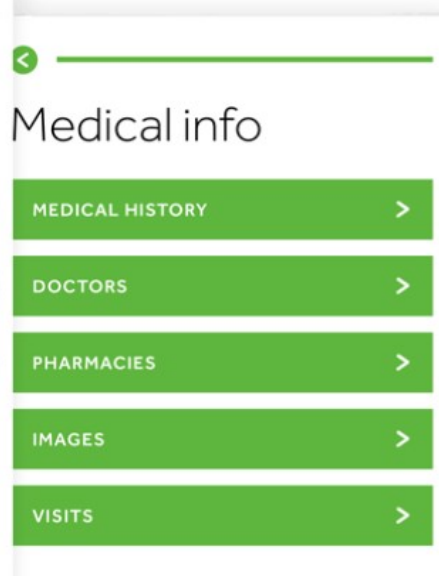
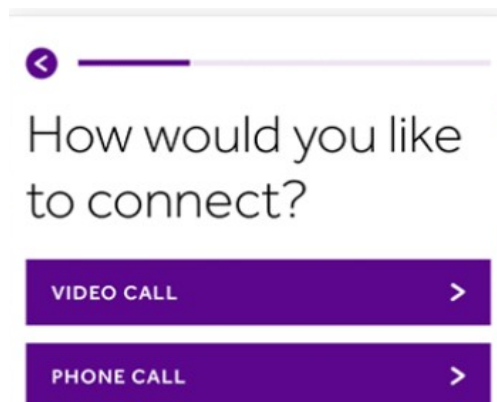
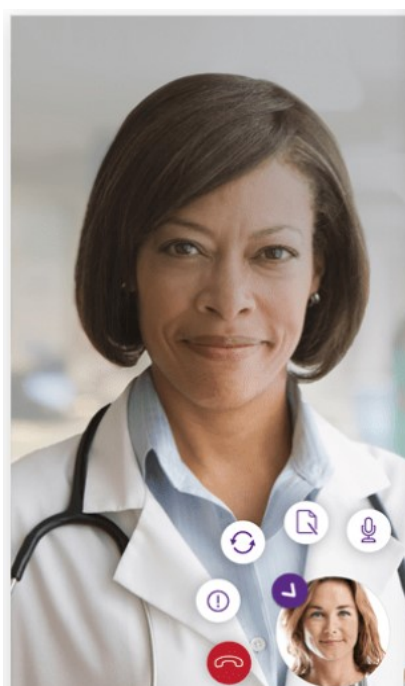
The City of Alabaster's medical plan provides a telephone and online video consultation program through Teladoc. Telemedicine services are rendered by certified doctors and RNs who are able to diagnose, treat and prescribe medication (when necessary) for certain, non-emergency medical issues. Telephone and online video consultations are available 24 hours a day, 7 days a week at NO cost to you or your dependents, as long as you are enrolled in the City's medical plan.

### Key Features:

- **FREE!** To all eligible employees & dependents
- Available 24/7/365
- Schedule a doctor visit, manage your medical history, or even send a prescription to the nearest pharmacy
- Accessible online, by telephone, or download the Teladoc mobile app via the Apple App Store or Google Play
- 92% of patient issues resolved after first visit
- 95% member satisfaction
- 3,600+ licensed healthcare professionals with 20 years experience on average

### Common Diagnoses:

- Cold & Flu
- Sinusitis
- Conjunctivitis
- Skin Infection & Rash
- Sprains & Strains
- Urinary Tract Infection
- Pink Eye
- Bronchitis
- Upper Respiratory Infection
- Allergies
- Ear Infection



# Dental Insurance

## BLUE CROSS BLUE SHIELD OF ALABAMA

**GROUP #: 30000 / [WWW.ALABAMABLUE.COM](http://WWW.ALABAMABLUE.COM) / 1-800-321-4391**

The City of Alabaster offers our eligible employees & retirees dental coverage through BCBS of AL. **Dental insurance is included at no additional cost to employees enrolled in the group health plan offered through the Local Government Health Insurance Plan.** You will receive the maximum benefits under the plan and pay less out-of-pocket when you seek care from an in-network provider. To find a dental provider in your area, visit AlabamaBlue.com, select “Find A Doctor”, then input your location & search term “dentist” (or applicable specialist).

Dental Plan Overview	
COVERED BENEFITS	IN-NETWORK BENEFITS
Deductible (per calendar year)	\$25 per member (up to \$75 max per family)
Out-of-Pocket Maximum *No maximum for members under age 19	\$1,500 Annual Maximum per member \$1,000 Orthodontic Maximum per lifetime
Type I - Diagnostic & Preventive Services Oral exams, cleanings, x-rays, fluoride treatment, sealants, space maintainers	Covered 100%
Type II - Supplemental Services Fillings, simple extractions, oral surgery, emergency pain treatment, denture repairs, general anesthesia	Covered 50%
Type III - Major Services Crowns, Bridges, Dentures, Periodontics, Endodontics	Covered 50%
Type IV - Orthodontic Services *Only available for children under age 19	Covered 50%

### Monthly Dental Rates:

Dental coverage is automatically elected when you elect medical coverage through the City of Alabaster. There are no separate rates as the cost is included in the Health Insurance Premium.



# Supplemental Dental Insurance

## SOUTHLAND BENEFIT SOLUTIONS

**WWW.SOUTHLANDLGHIP.COM / 1-866-327-6674**

In addition to the dental coverage that comes with enrollment in the City of Alabama's medical coverage through BCBS of AL, eligible employees can also enroll in supplemental dental insurance provided through Southland Benefit Solutions. Southland utilizes a dental network known as "DentaNet". Under the DentaNet program, members have the opportunity to use in-network providers to save money, but still have the freedom to use any dentist you choose. Visit [www.southlandgroup.com](http://www.southlandgroup.com) to find DentaNet providers in your area.

Supplemental Dental Plan Overview		
COVERED BENEFITS	EMPLOYEE ONLY	FAMILY
Benefit Maximum (per person per year)	\$1,250	\$1,000
Deductible - Preventive & Diagnostic Services	\$0	\$0
Deductible - Basic & Major Services	\$0	\$25
Type I - Diagnostic & Preventive Services Exams, Cleanings, X-Rays, Emergency Visits	100%	100%
Type II & III - Basic & Major Services Fillings, Oral Surgery, Periodontics, Endodontics, Dentures, Crowns, General Anesthetics	80%	60%
Monthly Southland Dental Premium		
Single / Family	\$44.00	



# Supplemental Vision Insurance

## SOUTHLAND BENEFIT SOLUTIONS

**WWW.SOUTHLANDLGHIP.COM / 1-866-327-6674**

Annual routine vision exam services are covered under the City of Alabaster's medical plan through BCBS of AL (no separate premium rates). In addition to the automatic routine vision care services, Alabaster also provides all eligible employees voluntary vision coverage through the Local Government Health Insurance Board's (LGHIB) vision provider, Southland Benefit Solutions. This vision care plan is not a network plan; therefore, members are able to utilize any eye care professional and receive the same level of benefits. ID cards are not required to receive benefits, but will be mailed to members' home addresses as quickly after enrollment as possible. To find a provider in your area or for more policy information visit [www.southlandlghip.com](http://www.southlandlghip.com) or call 1-866-327-6674.

Supplemental Vision Plan Overview	
VISION ALLOWANCES	BENEFIT (NETWORK NOT REQUIRED)
Eye Exam (once every 12 months)	\$75
Frames	\$75
Lenses	
Single Vision	\$80
Bifocal	\$105
Trifocal	\$150
Lenticular	\$175
Contacts (in lieu of Frames & Lenses benefit)	\$150
Refractive Surgery (per eye)	\$150
*In lieu of Frames & Lenses AND contacts benefit	
Monthly Vision Premium	\$12.00 Single / \$20.00 Family



# Employee Assistance Program (EAP)

## NEW DIRECTIONS BEHAVIORAL HEALTH

**WWW.NDBH.COM / 800-624-5544**

The New Directions Employee Assistance Program (EAP) provides the tools and resources designed to help you with personal and workplace challenges that can negatively affect your mental and physical wellness. The City of Alabaster provides the EAP to all eligible employees and your dependents completely free. Visit [www.ndbh.com](http://www.ndbh.com) (company login code can be requested online or provided by Human Resources) or call 800-624-5544 to begin im-

### EAP Resources Include:

- Convenient, online access to chat with an expert immediately or request an online session with a specific provider based on your needs & availability
- EAP professionals available via 24/7 Helpline at 800-624-5544 or 816-237-2352
- Health Resource Library with over 10,000 resources including articles, videos, self-assessments, calculators and planners on a variety of health & wellness topics
- Assessment & Referral (in-person or telephone assessments to match you with appropriate EAP provider, health plan, or community services
- Short-Term Counseling with certified, licensed & passionate professionals (telephonic or in-person)
- Relationship Support services to help you work through parental, personal, and/or work-related relationship challenges
- Legal & Financial Services through NDBH's network of attorneys and financial counselors who can provide legal expertise and customizable legal documents such as wills, estate planning & more.
- Weekly email blasts with tips and advice on how to work through stress, parenting, being your best at work and other timely, helpful material.

## Wellness Program

### LOCAL GOVERNMENT HEALTH INSURANCE PLAN (LGHIP)

**WWW.LGHIP.ORG/HEALTHINSURANCE/LGHIP/WELLNESS / 334-263-8326 OR 1-866-836-9137 OPTION 4**

In an effort to help our members become healthier, and to identify areas where they may be at risk, the LGHIP established the Worksite Wellness Program. Employees and retirees who are enrolled in the City of Alabaster's Health Insurance Plan, along with their covered spouses, are eligible to participate in one wellness screening annually during the wellness qualifying period.

Wellness screenings are provided at the worksite, participating pharmacies, and county health departments at no charge. Wellness screenings may also be performed by a primary care physician or nurse practitioner; however, all applicable co-payments will apply. A link to a list of participating wellness screening pharmacies throughout the state is available online (web address above), along with just a few of the other health benefits available to LGHIP members.

Wellness program also includes tobacco cessation, weight management program & preventive care services.

Enhanced Health Management: Virta & Wondr programs

- Virta will address members with type 2 diabetes and assist them in potentially reversing their diabetic state without medication
- Wondr will assist members who are pre-diabetic and obese to lose weight.



## Group Life and AD&D Insurance

### LINCOLN FINANCIAL GROUP

[WWW.LFG.COM](http://WWW.LFG.COM) / 1-800-848-6331

The City of Alabaster provides all full-time eligible employees a Group Term Life and Accidental Death & Dismemberment (AD&D) plan as an employer-paid benefit. This benefit, provided through Lincoln Financial Group, helps protect your family or other beneficiaries from a loss of income in the unexpected event of your death or serious injury in a covered accident. The Group Life/AD&D benefit coverage is equal to your annual salary up to \$50,000 (age based reductions apply when you reach age 65). See Human Resources for full policy documents.

## Voluntary Life Insurance

### LINCOLN FINANCIAL GROUP

[WWW.LFG.COM](http://WWW.LFG.COM) / 1-800-848-6331

In addition to the Group Life benefit, The City of Alabaster also offers all eligible employees the opportunity to purchase term life insurance through Lincoln Financial Group. Voluntary Term Life allows you to purchase the extra financial security for you, your spouse & your dependent children that you may need in the event of death. Voluntary life coverage offers you the opportunity to choose additional life insurance benefits you want, at a price you can afford. This coverage is portable should you leave the City of Alabaster. Please see overview of benefit options & rates below:

Voluntary Life Benefit Options	
Employee Coverage	Coverage is available in \$10,000 increments up to 5x annual salary or \$500,000
Spouse Coverage	Coverage is available in \$5,000 increments up to 2.5x employee's annual salary up to \$250,000 (not to exceed 50% of employee's elected benefit amount)
Child(ren) Coverage	Flat \$10,000 benefit from 6 months to 19 years old (or 25 if unmarried & a full-time student); \$250 benefit from age 14 days to 6 months

Age-Banded Rates (per \$1,000)			
< 29	\$0.072	54 - 59	\$0.808
30 - 34	\$0.088	60 - 64	\$0.967
35 - 39	\$0.104	65 - 69	\$1.726
40 - 44	\$0.160	70 - 74	\$3.341
45 - 49	\$0.272	75 - 79	\$8.840
50 - 54	\$0.512	Child Life	\$0.200

Example: 35-year-old electing \$80,000	
Step 1	Find your age bracket in the rate grid
Step 2	Multiply the number of thousands of voluntary life coverage that you wish to elect by the applicable age-banded rate. *Note: Rates are based per \$1,000 of coverage <b>Vol Life: <math>80 \times \\$0.104 = \\$8.32</math> / month</b>
Step 3	Multiply the total monthly premium by 12 months, then divide by 24 pay periods to determine your cost per payroll deduction: <b><math>\\$8.32 \times 12 = \\$99.84 \div 24 = \\$4.16</math> per pay period</b>

# Long-Term Disability

## LINCOLN FINANCIAL GROUP

[www.lfg.com](http://www.lfg.com) / 1-800-848-6331

The City of Alabaster provides all eligible employees voluntary Long-Term Disability coverage through Lincoln Financial Group. This benefit provides you with a percentage of your income if you become disabled through an eligible illness or accident for an extended period of time. The LTD premiums are 100% employee-paid.

LTD is designed to protect your income if you are totally or partially disabled and not able to work for an extended period of time. The LTD coverage pays a benefit to replace a portion of the income you lose as a result of your disability. If your disability is permanent, this benefit may continue until you reach normal retirement age. Benefits will be coordinated with any Social Security Benefit you may receive. To receive a copy of full policy documents, please contact Human Resources.

### Long-Term Disability Benefit Options

Benefit Amount	60% of pre-disability income in \$100 increments up to \$5,000/month max
Elimination Period	90 days
Benefit Period	Later of age 65 or Social Security Normal Retirement Age (SSNRA)
Eligibility	All full-time, active employees up to age 69 who work at least 30 hours/week

### Age-Banded Rates (per \$100)

< 29	\$0.250	50 - 54	\$1.854
30 - 34	\$0.404	55 - 59	\$2.377
35 - 39	\$0.677	60 - 64	\$1.985
40 - 44	\$1.034	65 - 69	\$1.557
45 - 49	\$1.438	70 - 99	\$1.355

### Example: 35-year-old electing LTD

Step 1	Annual Salary ÷ 12 x 60% = Monthly Benefit <b>Ex: \$50,000 ÷ 12 x .60 = \$2,500</b>
Step 2	Multiply your age-banded rate by your monthly premium and divide by 100 to determine monthly premium. <b>\$0.57 x \$2,500 ÷ 100 = \$14.25 per month</b> To determine your premium per pay period, take the monthly premium calculated above and divide by 24 pay periods. <b>\$14.25 x 12 ÷ 24 = \$7.13 per pay period</b>



## Short-Term Disability, Accident, Cancer & Individual Life Coverages

### COLONIAL LIFE & ACCIDENT INSURANCE COMPANY

**WWW.COLONIALLIFE.COM / 205-982-5905**

The City of Alabaster provides all eligible employees a variety of voluntary coverages through Colonial Life. These are individual policies, so employees may elect whatever plan design benefits (such as % of salary, benefit period maximum, etc.) that work best for your needs and budget. To find out more policy information, rates, or to enroll in any of the coverages listed below, please contact the City of Alabaster's dedicated Colonial rep, **Rick Bryant at (205) 982-5905**.

#### AVAILABLE PRODUCTS INCLUDE:

- Short-Term Disability
- Cancer Coverage
- Accident Coverage
- Universal Life Coverage
- Individual Term Life Coverage
- Applicable coverages may have riders you can elect, such as: Hospital Indemnity, Critical Illness, Gunshot Rider, & many more!



## Free Identity Theft Protection

### LOCAL GOVERNMENT HEALTH INSURANCE BOARD & BLUE CROSS BLUE SHIELD OF AL

**GROUP #: 30000 / WWW.ALABAMABLUE.COM/IDPROTECTION / 1-800-327-3994**

The City of Alabaster's medical plan through LGHIP/BCBS of AL provides identity theft protection at no cost to you! The plan utilizes Experian, one of the three major consumer reporting agencies, who are committed to the protection of members' protected health information and other personally identifiable information. Members can access this service by logging in at [www.AlabamaBlue.com/IDProtection](http://www.AlabamaBlue.com/IDProtection).

#### Services Include:

- Credit Monitoring
- Fraud Detection
- Fraud Resolution Support
- ProtectMyID (individual coverage for employees & dependents over age 18 enrolled in medical plan)
- Family Secure (covers dependents under age 18 if family tier medical coverage is elected)

# State Retirement Benefit

## THE RETIREMENT SYSTEMS OF ALABAMA

**WWW.RSA-AL.GOV / 334-517-7000**

Through your employment with the City of Alabaster, 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 admin/municipality sector.

Your RSA benefit is based on the certain tier you are in. Tier 1 employees may retire after 25 years of service (YOS) or at age 60 with 10 YOS. See overview of tiers and retirement benefits below:

<b>Tier 1</b>	<b>Hired Prior to 1/1/2013</b>
Employee Contribution	5% of eligible gross pay (pre-tax) 6% for Police & Fire Employees
Employer Contribution	10.22%
Retirement Qualifications	May retire after 25 years of service or at age 60 with 10 years of service (whichever occurs first)
<b>Tier 2</b>	<b>Hired After 1/1/2013</b>
Employee Contribution	7.5% of eligible gross pay 8.5% for Police & Fire Employees
Employer Contribution	8.12%
Retirement Qualifications	May retire after 10 years of service AND attained age 60; age 56 for full-time firefighters, correctional officers & law enforcement officers

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.

The RSA is conveniently headquartered in Montgomery, Alabama and be reached Monday - Friday from 8:00am to 5:00pm.

Street Address:  
201 South Union Street  
Montgomery, AL 36104

Mailing Address:  
P.O. Box 302150  
Montgomery, AL 36130-2150



# Voluntary Retirement Benefits

## ALABAMA DEFERRED COMPENSATION PLAN: 457(B)

**WWW.ALABAMARETIRE.COM / 877-313-2262**

The State of Alabama Deferred Compensation Plan can be a powerful tool to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, this voluntary Plan allows you to invest for retirement.

Not only can you defer federal and Alabama income taxes, you may build extra retirement savings consistently, select from a variety of investments, and learn more about saving and investing for your financial future. A governmental 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. Contributions can either be made before-tax or after tax. If contributed before tax, contributions plus earnings can grow tax deferred at the federal and state level until withdrawn. If funds are contributed after tax (Roth), earnings can grow tax deferred and potentially be taken tax free at the federal and state level if the funds are withdrawn after age 59½ and if withdrawn five or more years after the first Roth contribution has been made to the account.

For more information or to enroll in the governmental 457(b) plan, please contact Human Resources or visit [www.alabamaretire.com](http://www.alabamaretire.com).

## RSA-1 DEFERRED COMPENSATION PLAN

**WWW.RSA-AL.GOV / 334-517-7000**

RSA-1 is a powerful tool to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, this voluntary plan allows you to save and invest extra money for retirement, tax deferred. Not only will you defer taxes immediately, your contributions and any earnings will grow on a tax-deferred basis as well. The RSA-1 Plan is an Internal Revenue Code Section 457 deferred compensation plan for public employees.

### **RSA-1 Offers a Third Investment Option:**

The Short-Term Investment Fund (STIF) provides liquidity and preserves capital by reducing exposure to market volatility. Typically, short-term investments encounter less market risk than do stocks and bonds because of their short duration. Therefore, they usually provide a lower rate of return than investments in those categories.

Investments under this option could include high-quality money market securities, U.S. Treasury bills or notes, and U.S. government agency notes with a maturity of one year or less.

An investment in a STIF account is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although this investment option seeks to preserve the value of your investment, it is possible to lose money by investing in the fund.

### **RSA-1 90 Day Investment Option Election:**

RSA-1 participants can change their investment option election **90 days** from their last election. The election will remain in effect until you make a subsequent election change, but it must remain in effect for 90 days. This replaces the 365-day option election.



## 2021-22 Holiday Schedule

Fiscal Year Holidays Observed by the City of Alabaster	
Veteran's Day	Thursday, November 11, 2021
Thanksgiving Holiday Break	Thursday & Friday, November 25-26, 2021
Christmas Holiday Break	Friday & Monday, December 24 & 27, 2021
New Years Holiday Break	Friday, December 31, 2022
Martin Luther King Jr's Birthday	Monday, January 17, 2022
Good Friday	Friday, April 15, 2022
Memorial Day	Monday, May 30, 2022
Juneteenth	Monday, June 20 2022
Independence Day Holiday Break	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Floating Holiday	At discretion of supervisor & employee

Floating holidays must be used by the end of the fiscal year, September 30, 2022.



### ADDITIONAL BENEFITS AVAILABLE:

- **Workers' Compensation**
  - Municipal Workers Compensation
- **Family Medical Leave**
  - Up to 12 weeks leave when eligible
- **Military Leave**
  - Up to 168 hours of paid military leave per year
- **Longevity Bonus**
  - Upon completing 3 years of service
- **Tobacco Cessation Resources**
  - LGHIB will reimburse 80% of program cost
- **Mobile phone & other discounts**
  - Effective first day of employment
- **Youth Sports discount**
  - 50% discount on registration fees
- **City of Alabaster School Enrollment**
  - City employees are allowed to enroll their children in the Alabaster City Schools regardless of where you live
- **& More!**
  - Contact Human Resources for all benefit info

