

Fall in love

with your benefits:

Take care of you!



Employee Benefits Guide | 2024

EST. 1839
PRATTVILLE
Alabama

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Greeting City Employees:

Get ready to discuss all things benefits! The annual Open Enrollment Period for City of Prattville Employee Benefits is October 2nd through November 2nd 2023. On behalf of Mayor Bill Gillespie Jr. and the City Council we are pleased to present your benefit options for 2024.

Fall in Love with your BENFITS, take care of you! Our Annual Benefits and Wellness Fair will be held October 19, 2023 at the Doster Center. This is your opportunity to visit with our benefits providers and some local business who are invested in our employees. This years' theme focuses on taking care of you! Vendors include health care providers, fitness providers, and financial advisers as well as our dedicated benefits providers.

Changes for 2024 include Blue Cross and Blue Shield administering Mental and Behavioral Health Claims (Previously Uprise) and New Directions will administer the Employee Assistance Program (Previously Uprise). Prescription Drug Benefits will continue to be administered through MedOne, however, there are some plan changes that you should review.

Our Employee Group Health Account continues to perform well, and a result there are no increases for employees contributions for 2024.

We encourage you to review each section and to discuss your benefits with your family members. Please see your Summary Plan Description for complete details. We hope this guide will give you a clear explanation of your benefits and help you be better prepared for the enrollment process.

Sincerely ,

Lisa Thrash, AAPP-CP
Human Resources Director

ELIGIBILITY & ENROLLMENT

WELCOME TO YOUR NEW EMPLOYEE BENEFITS



WHO IS ELIGIBLE

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



EFFECTIVE DATE OF COVERAGE

During the plan year eligible new hires will be subject to a waiting period determined by the applicable benefit. Most plans will become effective the first day of the month following 30 days of employment.



WHEN TO ENROLL

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

NEW HIRE ENROLLMENT. New hires have thirty days from their date of hire to enroll in City of Prattville's benefit coverages. Most plans become effective the first of the month following 30 days of employment. Employees not enrolling during this period must wait until the next open enrollment to elect coverage (Evidence of Insurability forms may be required for certain coverages).

OPEN ENROLLMENT. For the 2024 plan year City of Prattville's annual open enrollment period will take place beginning October 2, 2023 and will close October 2, 2023. During this time all benefit elections will be made through Employee Navigator. All changes and elections will be effective January 1.

WHEN YOU CAN MAKE CHANGES

City of Prattville benefits plan year is from January 1 to December 31. Generally you can only change your benefit choices during the annual Benefits Enrollment period or if you have an IRS "Qualifying Event" during the year which includes:

- Marriage or 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
- Loss of coverage through a parent's plan
- Becoming eligible for Medicare or Medicaid during the year

If you have a life event change, you must submit notification to your HR Department 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 of Prattville ends or when you cease to meet eligibility guidelines. COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985) continuation of coverage is available for eligible terminations for medical dental and vision coverages.

MEDICAL INSURANCE

BLUE CROSS BLUE SHEILD OF ALABAMA

City of Prattville offers one medical plan option administered by Blue Cross Blue Shield of Alabama. This plan is a Preferred Provider Organization plan.

The plan uses a network of providers who have agreed to charge discounted rates to plan members. The amount you pay for health care will vary depending on whether or not you use in- network providers and facilities. You always have the choice to go to any provider, but you'll pay less if you stay within the BCBS network.

	BLUE CARD PPO	
	IN-NETWORK	OUT-OF-NETWORK
<i>Deductible</i>		
<i>Individual</i>	\$300	\$300
<i>Family</i>	\$900	\$900
<i>Coinsurance</i>	100%	50%
<i>Out-of-Pocket Maximum</i>		
<i>Individual</i>	\$3,000	\$3,000
<i>Family</i>	\$6,000	\$6,000
<i>Annual Maximum</i>	N/A	N/A
<i>Inpatient Hospital Services</i>		
<i>Inpatient Hospital Facility</i>	Covered 100% after \$200 per admission deductible	Covered at 80% after \$400 per admission deductible
<i>Emergency Room</i>	Covered 100% after \$100 copay	Covered 100% after \$100 copay
<i>Maternity Services</i>	Covered at 100%	Covered at 50% after deductible
<i>Physician Office Visits</i>		
<i>Primary Care</i>	\$35	Covered at 50% after deductible
<i>Specialist</i>	\$40	
<i>Outpatient Hospital Services</i>		
<i>Outpatient Surgical</i>	Covered 100% after \$150 copay	Not Covered
<i>Outpatient Diagnostics</i>	Covered at 100%	Not Covered
<i>Rehabilitation Services</i>	Covered at 80%	Covered at 50% after deductible
<i>Home Health Care</i>	Covered at 100%	Not Covered

MEDICAL INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS		
	BCBS with AHA	BCBS w/o AHA
Employee Only	\$58	\$83
Employee + Spouse	\$234	\$259
Employee + Family	\$260	\$285

PRESCRIPTION DRUGS

MEDONE

The City of Prattville is pleased to announce a new prescription drug benefit administrator, MedOne, effective January 1, 2023. The MedOne prescription plan is paired with the medical plan offered through Blue Cross Blue Shield of Alabama.



You will receive a new Rx ID card. This card will contain MedOne prescription processing information and you will need to use this card when filling any prescriptions on or after January 1 2023.

PRESCRIPTION DRUG BENEFITS

Tier 1 (Generic)	25% Coinsurance
Tier 2 (Preferred Brand)	25% Coinsurance
Tier 3 (Non-Preferred Brand)	25% Coinsurance
Mail Order (Tiers 1-3)	25% Coinsurance

ACCUMULATIONS

Maximum Out of Pocket	\$3,600 Individual / \$7,200 Family
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MedOne-rx.com:

Register as a member at MedOne-rx.com to access member tools:

- Drug Finder Tool
- Formulary Information
- Claim Forms
- Mail Order Forms....and MORE

If you have any issues filling prescriptions, you or your pharmacist may call

1-888-335-9057

Ask to speak with a Member Advocate. Your Member Advocate will work quickly to resolve any issue you may be experiencing. MedOne is happy to assist!

SPECIALTY Rx

Specialty medications treat complex medical conditions such as psoriasis cancer and multiple sclerosis and often require specific handling and storage requirements. The plan requires members to utilize MedOne Pharmacy Services for filling specialty medications.

- If you are filling a specialty medication, please call 1-888-335-9057.
- You will be asked a few questions about your medication in order to assist you in transferring your medication to MedOne Pharmacy Services.

MAIL ORDER Rx

Participants in the City of Prattville Medical plan have access to the convenience of mail order prescriptions.

Your new mail order vendor is MedOne Pharmacy Services. Mail order delivers your maintenance medications right where you want them. No driving to the pharmacy. No waiting for your prescriptions to be filled.

- Online: Register on MedOne's website at www.medone-rx.com/members and select the 'Mail Order' option at the top of the page to begin ordering and ordering your next prescription.
- Please allow 14 days for the delivery of your medication.

ANNUAL HEALTH ASSESSMENT

PREMISE HEALTH

**In order to avoid a higher premium complete these steps
between January 1, 2023 – December 31, 2023**

Step 1:

Complete a Annual Health Assessment (AHA) between 1/1/2023-12/31/2023

Step 2:

Complete your follow-up lab review between 1/1/2023-12/31/2023

AHA review must occur within 90 days of your blood draw. If not, you will need another blood draw. This is to help you receive the most up-to-date information about your health and wellness. Any questions, please contact City of Prattville HR Department

Please note: Authorization is required to share your wellness incentive information with your employer.

How do I check my incentive status?

You can review your incentive status within My Premise Health. Once signed in, simply click on the "Incentives & Wellness" icon. Your "earned" incentives are indicated by a yellow star.

Schedule your appointment to get started.

Download the My Premise Health app or visit mypremisehealth.com. Sign in or click "Sign up now" to create your account. Once logged in, click "Schedule an appointment" and select "Biometrics."

City of Prattville Health Center Hours
Monday 7:30am-6:00pm
Tuesday 7:30am-5:00pm
Wednesday 7:00am-6:00pm
Thursday 1:00pm-6:00pm
Friday 7:30am-12:30pm

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Operated by
Premise Health.

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EMPLOYEE ASSISTANCE PROGRAM

UPRISE HEALTH

City of Prattville's Employee Assistance Program is administered through Uprise Health and is available to all full-time employees and family members.

Whether managing everyday issues such as job pressures, relationships, retirement planning, finding child care, or faced with grief, loss, or the impact of disability, this program provides you the opportunity to speak to a professional counselor confidentially about any type of personal concern that may be affecting your work or personal life.

Uprise Health offers you access to a wide range of healthcare, legal, financial and well-being information and resources seven days a week, 24 hours a day.

COVERED BENEFITS

Counseling Services: 3 visits per year per employee

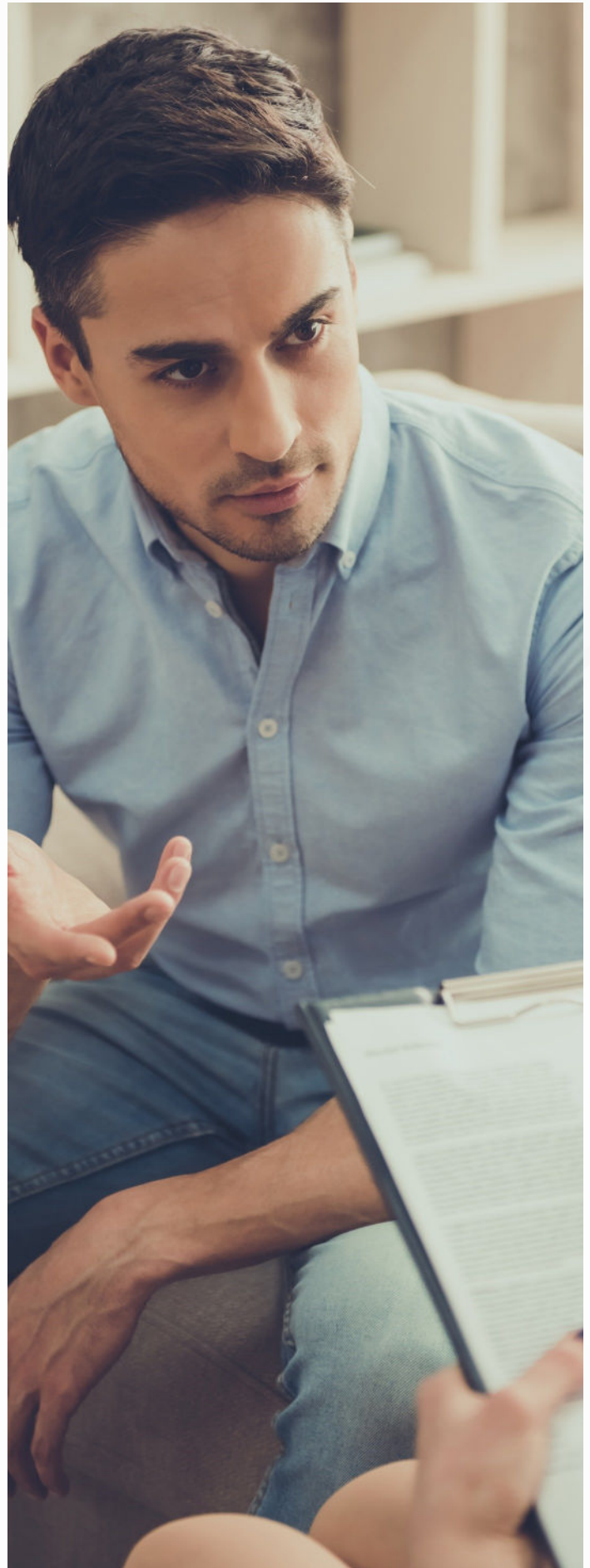
Assessment and Referral Services: You and each of your eligible dependents can receive unlimited free sessions per plan year for issues that do not involve clinical diagnoses. These issues include, but are not limited to:

- Grief and loss
- Coping with change
- Marital/family issues
- Interpersonal relationship difficulties
- Stress-related problems
- Addiction assessment and referral
- Referrals to other professionals when necessary
- Telephonic support from American Behavioral staff clinicians

Work/Life Services: There may be times that you need assistance in locating additional resources to help balance your work and personal life. Your EAP provides access to the following services:

- Community Support Resources
- Eldercare Support Services
- Financial Consulting Services (1 session)
- Legal Counseling Services (1 consultation)
- Identity Theft Counseling Services (Telephonic Consultations)

Online Services: Please visit members.uprisehealth.com to navigate services offered, locate providers in your area, take surveys, and much more. Our online portal has access to over 20,000 articles and interactive modules involving work/life topics such as emotional well-being, family life, health, financial, legal, personal growth, etc. Some popular items include downloadable will kits, financial calculators and parenting articles. Use access code: PRATTVILLE



BEHAVIORAL HEALTH CARE SERVICES

UPRISE HEALTH

Available to employees and dependents who participate in their company provided health plan.

Whereas the EAP addresses everyday living problems, your mental health benefits address clinical issues such as depression, anxiety, abuse, childhood trauma, substance abuse, and other serious disorders

Behavioral Health Care is an employer-sponsored program designed to provide disorder identification, clinical treatment referrals, and crisis intervention for employees and their family members who experience mental/behavioral conditions.

Uprise Health assists employees and families by identifying and working through conditions that may be a focus of clinical attention such as:

- Adjustment Disorder
- ADD/ADHD
- Anxiety Disorders
- Impulse Control Disorders
- Substance Abuse Disorders
- Depression and Mood Disorders
- Schizophrenia and other Psychological Disorders

We Are Here to Help

Phone: 800.395.1616





FLEXIBLE SPENDING ACCOUNT (FSA)

FLORES

City of Prattville is excited to now be offering a Flexible Spending Account (FSA) through Flores. An FSA is an employer-sponsored savings account into which you can contribute pre-tax dollars to pay for out-of-pocket medical, dental, and vision expenses. Examples of eligible expenses are: deductibles, copays, coinsurance, mileage to and from doctor appointments, and certain over-the-counter medications.

There are two different types of FSAs being offered: *General Purpose FSA and Dependent Care FSA.*

- A General Purpose FSA allows you to pay for costs associated with medical, dental, and vision services.
- A Dependent Care FSA allows you to pay for dependent care services while they are at work. A dependent is defined as a child under 13 years of age and adult dependents who cannot take care of themselves.
 - Examples of covered expenses: daycare and preschool fees, summer day camps, before and after school programs babysitting

The IRS sets the maximum amount employees can contribute annually to FSAs. **The following table is a list of those annual limits:**

2023 FSA BENEFIT LIMITS	
TYPE OF FSA	ANNUAL EMPLOYEE CONTRIBUTION
General Purpose FSA	\$2,850 (or current maximum based on federal guidelines)
Dependent Care FSA	\$5,000
Maximum Benefit Rollover	\$570 (General Purpose FSA Only)

HEALTH & WELLNESS CENTER

PREMISE HEALTH

City of Prattville and Premise Health are bringing you a better healthcare experience. You now have access to a wellness center dedicated to you and your needs. City of Prattville Health & Wellness Center is not open to the public like other community clinics. This leads to a personalized experience, shorter wait times and ultimately, better care.

These are some of the services waiting for you as a member:

- Annual physicals
- Preventive exams
- Chronic Conditions
- Annual Health Screenings
- Blood Draws
- Vaccination
- Same Day Appointments
- Medicine Refills



My Premise Health

My Premise Health is your secure patient portal that you can access online at mypremisehealth.com or through the My Premise Health app. It provides you with convenient access to your providers, health records, vital history, test results and more.

Convenience

- Schedule appointments
- Conduct virtual visits
- Get appointment confirmations and reminders
- Complete forms before your visit

Health Management

- View lab results
- Manage medications
- Pay your bill
- View your visit history



Activate your account.
My Premise Health app
mypremisehealth.com

City of Prattville Health & Wellness Center 1294 E Main St Suite D Prattville, AL 36066

Monday: 7:30am - 6pm Tuesday: 7:00am - 5:00pm Wednesday: 7:00am - 6:00pm Thursday: 1:00pm - 6:00pm Friday: 7:30am - 12:30pm
(334) 553-8779

DENTAL INSURANCE

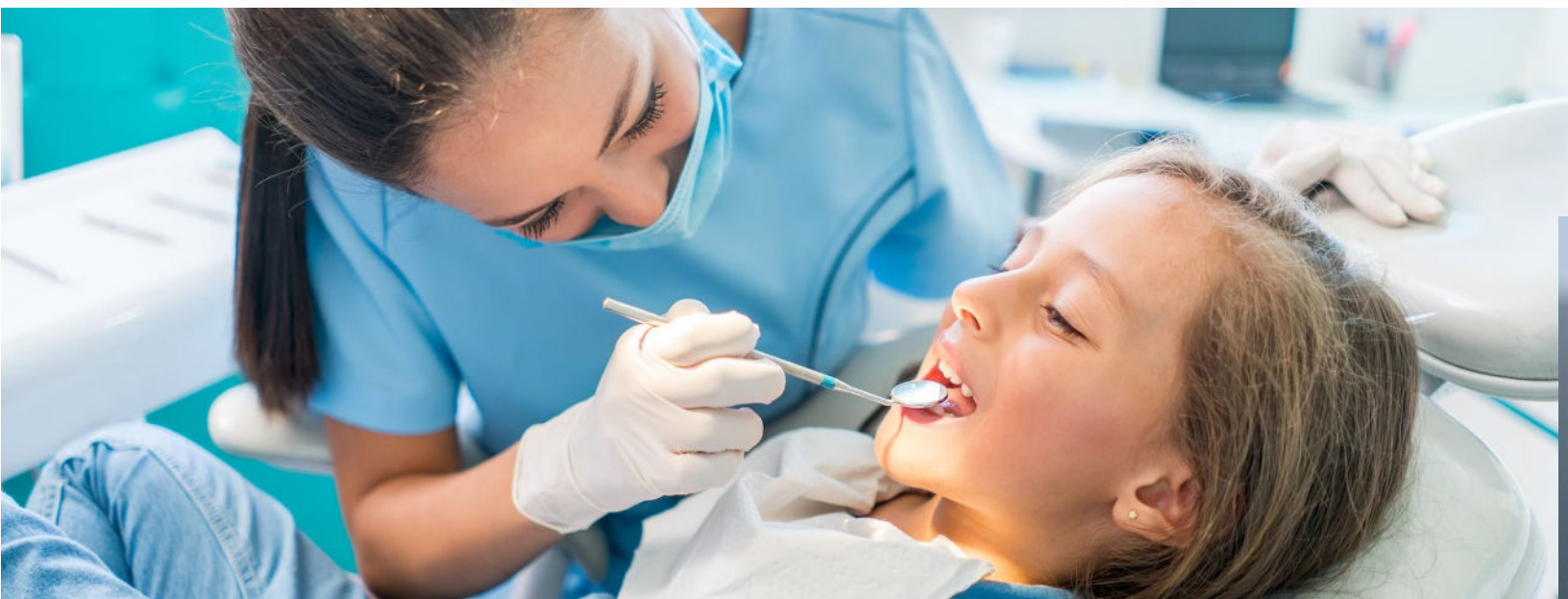
METLIFE

The City of Prattville is pleased to announce a new dental provider effective January 1, 2023.

City of Prattville offers dental coverage to you through Metlife. Your dental plan provides coverage to help with the cost of many dental services including routine cleanings, x-rays, restorative and prosthetic services. The plan includes an extensive network of dental providers. Maximize your benefits by selecting an in-network dentist to save more on all covered services and avoid balance billing.

DENTAL INSURANCE		
CLASS DESCRIPTION	Low Plan	High Plan
Type A – Preventive	100%	100%
Type B – Basic	50%	90%
Type C – Major	50%	60%
Calendar Year Deductible :		
Individual	\$50	\$50
Family	\$150	\$150
Calendar Year Maximum (Applies to A,B,C services)	\$1,000	\$1,500
Orthodontia	N/A	N/A

DENTAL INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS		
COVERAGE TIER	LOW PLAN	HIGH PLAN
Employee Only	\$17.96	\$26.02
Employee + Family	\$52.05	\$74.51



VISION INSURANCE

VSP

The City of Prattville is pleased to announce a new vision provider effective January 1, 2023.

City of Prattville offers vision coverage to you through VSP. Receive the maximum benefits and pay less out-of-pocket by visiting an in-network provider. The network includes more than 86,000 provider access points nationwide. A comprehensive vision exam is available every 12 months and you may purchase eyewear in the form of an eyeglass frame and lenses, or contact lenses.

VISION INSURANCE		
CLASS DESCRIPTION	IN-NETWORK	OUT-OF-NETWORK
Routine Vision Exam (1 per 12 months)	\$20 copay	\$45 allowance
Lenses (1 per 12 months) Single Vision Lined Bifocal Lined Trifocal Lenticular	Covered 100% after \$20 copay	\$30 Allowance \$50 Allowance \$60 Allowance \$100 Allowance
Upgrades to Lenses Polycarbonate Anti-Reflective Scratch resistant Transitions	\$31 / \$35 \$41 / \$41 \$17 / \$17 \$75 / \$75	Not Covered Not Covered Not Covered \$70 Allowance
Frames (1 per 12 months)	\$20 copay	\$70 Allowance
Contact Lenses Evaluation and Fitting Medically Necessary Elective	Up to \$60 Covered 100% \$130 allowance	Not Covered \$105 Allowance \$2140 Allowance
Laser Vision Correction	5-15% Discounts	

VISION INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS	
COVERAGE TIER	RATE
Employee Only	\$6.85
Employee + Family	\$14.72



BASIC LIFE INSURANCE AND AD&D

METLIFE



The City of Prattville is pleased to announce a life and disability provider effective January 1, 2023.

City of Prattville provides Basic Life and AD&D coverage to you at no cost. Full-time employees receive coverage of 20,000 for your first 10 years of service, \$30,000 for more than 10 years of service. Elected and Appointed Officials will receive \$50,000. Enrollment is automatic. In the event of your death, the amount of your basic life insurance will be paid to your beneficiary. If your death is the result of an accident, your beneficiary will receive an additional AD&D payment, which is equal to your basic life coverage. If you become dismembered as defined by the plan, a portion of the AD&D benefit will be payable to you.

ADDITIONAL LIFE INSURANCE AND AD&D

METLIFE

Employees can purchase additional life insurance and AD&D coverage in \$10,000 increments up to a maximum of \$500,000 not to exceed 5x your annual earnings. You can also purchase a policy for your spouse in \$5,000 increments up to \$250,000 not to exceed the employee's coverage. An option is also available to cover your children for \$10,000 not to exceed the employees' coverage. If you enroll in the voluntary life you are automatically enrolled in the Voluntary AD&D.

Amounts over the Guarantee Issue or participants considered to be a late entrant require evidence of insurability (i.e. completing a health questionnaire) to be provided to the insurance carrier before the insurer will consider the additional coverage.

SUPPLEMENTAL LIFE	RATER PER \$1,000 OF COVERED VOLUME
Less than 30	\$0.079
30–34	\$0.089
35–39	\$0.109
40–44	\$0.169
45–49	\$0.269
50–54	\$0.439
55–59	\$0.839
60–64	\$1.389
65–69	\$1.799
70+	\$2.159

SUPPLEMENTAL DEPENDENT LIFE	RATER PER \$1,000 OF COVERED VOLUME
Spouse	
Less than 30	\$0.079
30–34	\$0.089
35–39	\$0.109
40–44	\$0.169
45–49	\$0.269
50–54	\$0.439
55–59	\$0.836
60–64	\$1.389
65–69	\$1.799
70+	\$2.159
Child	\$0.174

SHORT TERM DISABILITY

METLIFE

City of Prattville offers Short-Term Disability (STD) coverage through Metlife. The STD plan is designed to help you meet your financial needs if you become unable to work due to illness or injury. Disability insurance provides partial income protection when an employee is unable to work due to illness or injury.

TYPE OF BENEFIT	BENEFIT AMOUNT
Weekly Benefit Amount	60%
Maximum Weekly Benefit	\$1,000
Minimum Weekly Benefit	\$25
Elimination Period	
Elimination Period	Accident / Sickness– 15 Days
Benefit Duration	
Benefit Duration	11 Weeks

STD BENEFIT PREMIUM CALCULATION

Use the below formulas to calculate your STD benefit and premium

STD Benefit:

$$(\text{Annual Salary} / 52) \times 60\% = \text{Benefit Amount}$$

STD Premium:

$$(\text{Benefit Amount} / \$10) \times \$0.782 = \text{Premium}$$

STD Rates	RATER PER \$10 OF BENEFIT AMOUNT	LTD Rates	RATER PER \$100 OF BENEFIT AMOUNT
Less than 30	\$0.263	50–54	\$0.441
30–34	\$0.273	55–59	\$0.536
35–39	\$0.284	60–64	\$0.641
40–44	\$0.326	65–69	\$0.756
45–49	\$0.389	70+	\$0.756

LONG TERM DISABILITY

METLIFE

City of Prattville offers Long-Term Disability coverage through Metlife. Long Term Disability coverage can provide you with peace of mind knowing you will have income replacement in the event of an extended disability due to an illness or accident.

TYPE OF BENEFIT	BENEFIT AMOUNT
Weekly Benefit Amount	60%
Maximum Weekly Benefit	\$4,000
Minimum Weekly Benefit	Greater of 10% or \$100
Elimination Period	
Elimination Period	90 Days
Benefit Duration	
Benefit Duration	Social Security Normal Retirement Age

LTD BENEFIT PREMIUM CALCULATION

Use the below formulas to calculate your LTD benefit and premium

LTD Benefit:

$$(\text{Annual Salary} / 12) \times 60\% = \text{Benefit Amount}$$

LTD Premium:

$$(\text{Monthly Earnings (rounded to the nearest dollar)} / \$100) \times \text{Rate (see table below)} = \text{Premium}$$

LTD Rates	RATER PER \$100 OF MONTHLY COVERED PAYROLL	LTD Rates	RATER PER \$100 OF MONTHLY COVERED PAYROLL
Less than 35	\$0.150	50–54	\$0.720
35–39	\$0.230	55–59	\$1.120
40–44	\$0.270	60–64	\$1.300
45–49	\$0.460	65+	\$1.300

CRITICAL ILLNESS INSURANCE

METLIFE

The City of Prattville is pleased to announce a new worksite provider effective January 1, 2023.

City of Prattville offers Critical Illness through Metlife. Critical illness insurance may help you cover expenses not covered by your health insurance. It's a cash payment you receive if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery.

RATES PER \$1,000				
EE Age	EE Only	EE + SP	EE + CH	FAM
Under 25	\$0.53	\$0.88	\$0.88	\$1.23
25-29	\$0.59	\$0.98	\$0.93	\$1.32
30-34	\$0.71	\$1.16	\$1.05	\$1.51
35-39	\$0.85	\$1.38	\$1.20	\$1.73
40-44	\$1.14	\$1.82	\$1.49	\$2.17
45-49	\$1.60	\$2.48	\$1.95	\$2.83
50-54	\$2.40	\$3.57	\$2.75	\$3.91
55-59	\$3.44	\$4.95	\$3.79	\$5.29
60-64	\$4.91	\$7.03	\$5.26	\$7.38
65-69	\$7.27	\$10.16	\$7.61	\$10.50
70-74	\$9.81	\$14.09	\$10.16	\$14.44
75+	\$13.02	\$18.92	\$13.37	\$19.26

BENEFITS	
Employee	\$15,000 or \$30,000
Spouse	50% of Employee
Child(ren)	50% of Employee
Reoccurrence Benefit	Up to 100%
Wellness Benefit	\$50 / \$100
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
Cancer (category 1)	100%
Cancer (category 2)	25% - 50%
Coronary Artery Bypass Graft	25% - 50%



ACCIDENT INSURANCE

METLIFE

City of Prattville offers accident insurance through Metlife. Accidents happen. With accident insurance, you can help them hurt a bit less. Accident insurance is an extra layer of protection that gives you a cash payment to cover out-of-pocket expenses when you suffer an unexpected, qualifying accident. See the benefits summary for a full list of accidents covered under this plan.

ACCIDENT COVERAGE BENEFIT OVERVIEW		
COVERED SERVICES DUE TO ELIGIBLE ACCIDENT	LOW PLAN	HIGH PLAN
Emergency Treatment	\$150 per visit	\$200 per visit
Ambulance (Ground / Air)	\$300 / \$1,00	\$400 / \$1,500
Hospital Services	Admission: \$1,000 / Confinement: \$200 per day	Admission: \$1,500 / Confinement: \$300 per day
ICU Hospital Services	Admission: \$1,000 / Confinement: \$200 per day	Admission: \$1,500 / Confinement: \$300 per day
Burns (Dependent upon size & degree of burn)	\$75—\$10,000	\$100 - \$15,000
Coma	\$7,500	\$10,000
Dislocation and Fractures (Dependent upon joint and if repaired by open or closed reduction)	\$100—\$8,000	\$200 - \$10,000
Lacerations (Dependent upon size & stitches)	\$50 - \$400	\$75 - \$700
Surgical Procedures due to Accident	\$150—\$12,500	\$200—\$25,000
Accidental Death or Total Paralysis	Employee:\$25,000 Spouse:\$12,500 Child: \$10,000	Employee:\$50,000 Spouse:\$25,000 Child: \$10,000
Lodging (up to 30 days) / Transportation	\$100 per day	\$200 per day

ACCIDENT MONTHLY RATES		
TIER	LOW PLAN	HIGH PLAN
EMPLOYEE ONLY	11.32	16.83
EMPLOYEE + SPOUSE	22.35	33.08
EMPLOYEE + CHILD(REN)	26.97	39.75
FAMILY	31.79	76.91

RETIREMENT BENEFITS

Through your employment with the City of Prattville, 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.

Resources are available through RSA/ERS to assist you in planning for retirement, including educational opportunities, tools, and guidance both on-line at www.rsa-al.gov or via phone at 334-517-7100.

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

Retirement Systems of Alabama Contact Information

201 South Union Street
Montgomery, AL 36104

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

334-517-7000

<https://www.rsa-al.gov/>

Monday-Friday 8:00 a.m.-5:00 p.m



RETIREMENT SERVICES

AIG

It's time for a retirement plan checkup.

Markets rise and fall. Life Situations and goals change. That's why it makes sense to reassess your long-term investment plan periodically to make sure it's on track to help secure your retirement.

Think about recent changes in your life:

- Additions to your family
- A change in your marital status
- A career change
- A decision to retire early
- A change in your investment philosophy

Be prepared

One of the best ways to ensure that your investment and retirement goals are keeping pace with changes in your life through an annual review. In fact, an annual review is one of the most important services offered by your financial professional.




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Suite 200
Birmingham, AL 35243
Office: 205.967.8974
Mobile: 334.419.6551 al.perry@ai


Helping you plan for and achieve your long-term goals is what AIG Retirement Services is all about. We call it being FutureFIT—which stands for Freedom. Individually Tailored FutureFIT is about owning your future—living tomorrow the way you choose—and enjoying life the way you want.


Since 1955, we've helped millions of individuals plan and save for the future they envision. And we can help you, by offering a more personal experience, using powerful technology paired with one-on-one service. We'll show you simple, actionable steps to take, to help achieve the life you want to live.

Our goal is to help you feel confident about your future.

Your financial professional will be on-site:

 8:00 am - 4:00 pm

 October 27th

 Doster Center

DEFERRED COMPENSATION PLAN 457(b)

ALABAMA RETIRE STATE PERSONNEL BOARD

Part of financial health involves knowing how much you need in retirement. Your pension and Social Security benefits may not be enough, so consider supplementing your future savings through AlabamaRetire Deferred Compensations Plan. Here are 10 reasons to start today!

1. IT'S AUTOMATIC AND CONTROLLED BY YOU.

You choose the amount you want to save, and contributions are automatically deducted from your paycheck, which makes it easier to plan, save and budget. And you can change, stop or restart your contributions at any time.

2. IT PROBABLY COSTS LESS THAN YOU THINK

You can start saving with as little as \$10 per pay period. Since your contributions are deducted from your pay before taxes whatever amount you decide to save may actually affect your take-home pay less than you think.

	Without the plan	With the plan
Gross Monthly Salary	\$2,500.00	\$2,500.00
Monthly Contribution	\$0.00	(\$25.00)
Taxable Salary	\$2,500.00	\$2,475.00
Federal tax withholding	(\$210.31)	(\$206.56)
AL tax withholding	(\$77.92)	(\$76.67)
FICA and Medicare	(\$191.25)	(\$191.25)
Take-home pay	\$2,020.52	\$2,000.52
Difference		\$20

3. GIVE YOURSELF SOME CREDIT

You may be eligible for an IRS Saver's Credit on the first \$2,000 you contribute to the AlabamaRetire Deferred Compensation Plan, based on your adjusted gross income and tax filing status. This is a potential benefit at tax time! Visit irs.gov and search for Saver's Tax Credit to learn more.

4. STARTING EARLY MAKES A DIFFERENCE

Waiting could impact how much you'll have for retirement. Starting early and making a small change in the amount you contribute could make more of a difference at retirement, as you can see in the chart below.

Age at which you start	\$25 per pay period	\$75 per pay period
25	\$108,251	\$324,762
26	\$101,324	\$303,980
30	\$77,417	\$232,257
40	\$37,633	\$112,903

5. LOWER EXPENSES

With the AlabamaRetire Deferred Compensation Plan, you may have the potential for lower investment management expenses. Lower fees mean more of your contributions can work for you.

6. DIVERSIFIED APPROACH TO INVESTING

The AlabamaRetire Deferred Compensation Plan provides a variety of investment choices so you can build the right mix for your future. If you lack the time or interest in choosing your own investments, the Plan offers target date funds that can help your diversification. Generally, the asset allocation of each target date fund will gradually become more conservative as the fund nears the target retirement date. The date in a target date fund's name is the approximate date when investors are expected to start withdrawing their money (generally assumed to be at age 65). The principal value of the fund(s) is not guaranteed at any time, including at the time of the target date and/or withdrawal.

7. LOCAL PEOPLE FOR HELP

Local AlabamaRetire Deferred Compensation Plan representatives are ready to help you plan for your future. They provide individual meetings near you and at no cost to you, and group presentations at your workplace.

8. RESOURCES AT YOUR FINGERTIPS

Take advantage of convenient resources, calculators and Plan educational materials available 24/7 at AlabamaRetire.com.

9. STAY AS LONG AS YOU LIKE

Even after you retire or separate from service, you can keep your account right where it is so you have access to all the AlabamaRetire Deferred Compensation Plan Resources.

10. A PARTNER FOR YOUR FUTURE

The AlabamaRetire Deferred Compensation Plan oversees the Plan on an ongoing basis on your behalf. They have carefully selected investment options and a service provider, Empower Retirement, to work directly with you.

START SAVING TODAY — ENROLL IN THE PLAN ONLINE!

- Visit AlabamaRetire.com and select the *Register* button.
- Select *I do not have a PIN* and follow the prompts.
- The website will guide you through the enrollment process.

457(b) RETIREMENT SAVINGS

NATIONWIDE

City of Prattville urges every employee to prepare for their retirement. You might be thinking that you have a lot of time before you need to think about retirement. You're right. But you may need to put that time to work. The sooner you start, the easier it can be!

- Your pension might not cover all your living expenses in retirement
- You want to save more so you can enjoy your time in retirement
- The more time you have, the easier it is to fill a potential income gap.



Scan this code to enroll online.

DEFERRED COMPENSATION MAKES IT EASY

Through your employer's 457(b) deferred compensation plan, you:

- Contribute to your account each pay period
- Invest that money so it can potentially grow into a lot more
- Use tools to monitor your account and make adjustments as needed



To schedule an individual appointment, scan this code.



RSA—1

JOIN RSA-1 AND ACCELERATE THE GROWTH OF YOUR RETIREMENT BENEFITS. IT'S NOT TOO LATE.

Further along in your career, you may have a higher income or just want to supplement your retirement. RSA-1 will allow you to save more and defer more taxes.



Increase Annual Contribution Maximums

For members age 50 and over.

Catch-Up Deferrals

If you did not defer the maximum deferral amount, you may “catch-up” unused eligible amounts for one to three years if you are within three years of normal retirement age.

Sick and Annual Leave Deferrals

If you are eligible to receive payment for sick and annual leave at termination of employment, you may defer up to the maximum limit.

Rollovers to RSA-1

If you are eligible to receive payment for sick and annual leave at termination of employment, you may defer up to the maximum limit.

457 Transfers to RSA-1

RSA-1 accepts trustee-to-trustee transfers from other Section 457 plans.



**LEARN MORE ABOUT REACHING YOUR FULL
RETIREMENT SAVINGS POTENTIAL, VISIT
RSA-AL.GOV OR CALL 877.517.0020**

EMPLOYEE LEAVE & HOLIDAYS



HOLIDAY SEASON	
HOLIDAY	OBSERVED
Veterans Day	Friday, November 11, 2022
Thanksgiving Day	Thursday, November 24, 2022
Friday After Thanksgiving Day	Friday, November 25, 2022
Christmas Eve	Friday, December 23, 2022
Christmas Day	Monday, December 26, 2022
New Year's Day	Monday, January 2, 2023
Martin Luther King, Jr. Day	Monday, January 16, 2023
Memorial Day	Monday, May 29, 2023
Juneteenth	Monday, June 19, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Personal Holiday	Scheduled with Supervisor Approval

VACATION LEAVE

The City of Prattville understands the need to have time off from work to relax and spend time with family. We encourage employees to take Vacation Leave to rejuvenate and have fun. The City provides paid Vacation Leave for full-time employees. Detailed information on the Administration of Vacation Leave and the Vacation Leave Accrual Chart is available in the Human Resources Policies and Procedures Manual Section 10.3.

SICK LEAVE

Full time employees are entitled to Sick Leave with pay, after completing their first full pay period. Sick Leave absences must be reported to your supervisor as soon as possible with your anticipated return date. Detailed information on the Administration of Sick Leave and the Sick Leave Accrual Chart is available in the Human Resources Policies and Procedures Manual, Section 10.5.

FAMILY MEDICAL LEAVE

Family Medical Leave Act (FMLA) allows eligible 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 Prattville will hold your position during this 12-weeks for any eligible employee. Eligibility begins after completing 1250 hours of work over the previous 12 months. Detailed information on FMLA is available in the Human Resources Policies and Procedures Manual, Section 11.2.

MILITARY LEAVE

The City of Prattville will hold your position while eligible employees are out due to military service. Employees are granted up to 168 hours per year as outlined in the City of Prattville Human Resources Policies and Procedures Manual, Section 11.3

JURY DUTY

All eligible employees called for Jury Duty will be granted a paid leave of absence for the period of the duty.

CONTACT INFORMATION

CONTACT LIST FOR YOUR EMPLOYEE BENEFITS

CONTACT INFORMATION		
PROVIDER / PLAN	WEBSITE	PHONE NUMBER
The City of Prattville Human Resources Department	www.prattvilleal.gov	334-595-0700
BlueCross BlueShield of Alabama Medical Coverage Group Number 81464	www.bcbsal.org	800-292-8868
Flores Flexible Spending Account (FSA) Dependent Care FSA	www.flores247.com	800-532-3327
MedOne Pharmacy Benefit Manager	www.medone-rx.com	888-335-9057
Metlife Dental, Life Insurance Disability, Worksite	www.metlife.com	855-638-3931
Premise Health Care (Carehere) On-site Health & Wellness Center	www.premise.com	334-553-8779
VSP Vision	www.vsp.com	800-877-7195
Uprise Health Employee Assistance Program (EAP) Behavioral Health Care Services	www.uprisehealth.com	800-395-1616

EMPLOYEE CONTRIBUTIONS

PRICES ARE LISTED AS PER MONTH

MEDICAL INSURANCE COST		
	BCBS with AHA	BCBS w/o AHA
Employee Only	\$58.00	\$83.00
Employee + Spouse	\$234.00	\$259.00
Employee + Family	\$260.00	\$285.00

DENTAL INSURANCE COST		
BENEFIT	LOW PLAN	HIGH PLAN
Employee Only	\$17.96	\$26.02
Employee + Family	\$52.05	\$74.51

VISION INSURANCE COST	
BENEFIT	VISION
Employee Only	\$6.85
Employee + Family	\$14.72

VALUE ADDED PROGRAMS

BLUE CROSS BLUE SHEILD OF ALABAMA

Blue Cross members have access to electronic newsletters and personalized health tools such as health trackers and assessments. Additionally, Blue Cross offers a number of support tools and resources to help you and dependents take charge of your healthcare. Login to your myBlueCross portal to learn more.

BLUECARE HEALTH ADVOCACY

Your BlueCare Health Advocate serves as a coach and advisor to you and your covered dependents. Find out what your Health Advocate can do for you by calling 1-888-759-2764 today!

MY HEALTH ASSISTANT PROGRAMS

These web-based health courses offer step-by-step assistance to help you change unhealthy behaviors and make better choices. Areas of focus include nutrition, exercise, weight management, tobacco cessation, emotional health and stress management.

PERSONAL HEALTH RECORD

The Personal Health Record allows you to keep your health information in one secure, central location. Information can be entered manually, and automatically added from two years of processed claims. Health Trackers allow you to chart your personal health over time.

CHRONIC CONDITION MANAGEMENT

Chronic Condition Management incorporates a holistic, personalized approach to managing your healthcare. This telephone-based program assists members with Asthma, Coronary Artery Disease, COPD, Diabetes and Heart Failure. The main goal is to help you stay healthy. Talk to a Chronic Condition Management health professional at 888-841-5741.

BABY YOURSELF® MATERNITY PROGRAM

Expecting mothers can receive telephone or e-mail support from an experienced registered nurse throughout pregnancy. The Baby Yourself app provides additional information, trackers and easy access to your nurse through one-button dialing. Once your baby arrives, the Lactation Program provides encouragement and information designed to improve the well-being of infants and their families. You can enroll once you learn you are pregnant. Call 1-800-222-4379 to enroll or visit www.bcbsal.org/web/health/baby.html.

To access your wellness tools, visit AlabamaBlue.com/mybluewellness.

BLUE365 DISCOUNT PROGRAM

Take advantage of healthy deals and discounts exclusively for Blue Cross members. With discounts on fitness gear healthy eating options personal care and more saving is easy. Visit AlabamaBlue.com/Blue365 to learn more.

FITNESS YOUR WAY

Whether your goals are physical, such as losing weight and maximizing energy, or emotional like dealing with stress and improving your mood, Fitness Your Way can help you meet your goals, on your budget. Sign up with a \$29 enrollment fee and pay just \$29 per month, plus local tax. You can visit any participating fitness location—anytime, anywhere — as often as you like. To sign up, visit AlabamaBlue.com/Blue365.



CITY OF PRATTVILLE

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Prattville AL 36067 334.595.0700

www.prattvilleal.gov

Human Resources Team

Lisa Thrash, Human Resources Director
Caroll Ishman, Human Resources Generalist, Benefits
Jade Clabough, Human Resources Generalist, Payroll
Michelle Myers, Human Resources Analyst
Beverly Davis, Human Resources Administrator
Arianna James, Human Resources Student Intern
Donna White, Public Works Personnel Administrator
Sangita Reese, Police Personnel Administrator
ShaRonda Stevens, Fire Personnel Administrator

