



READY *set*
THRIVE
= IN 2025



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Greetings City of Prattville Employees

It is that time of year! The annual Open Enrollment Period for City of Prattville Employee Benefits is October 1 through October 31, 2024. On behalf of Mayor Bill Gillespie, Jr. and the City Council we are pleased to present your benefit options for 2025.

You should review your current benefits and look at your options for 2025. There are benefits available for all aspects of your life from health and wellness to financial planning and diet and exercise. This year make sure that your benefits are taking care of you!

The Employee's Group Health Account is healthy and as a result only minor cost changes will be passed on to employees for 2025.

We encourage you to review each section of this guide and to discuss your benefits with your family. This guide may answer many of your benefits questions. And of course call or come by the Human Resources Department if you need assistance.

Sincerely

Lisa Thrash, AAPPA-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 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 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 2025 plan year, City of Prattville's annual open enrollment period will take place beginning October 1, 2024 and will close October 31, 2024. 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 SHIELD 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. Mental and Behavioral Health will also be administered by Blue Cross Blue Shield of Alabama.

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

MEDICAL INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS		
	BCBS with AHA	BCBS w/o AHA
Employee Only	\$61.00	\$86.00
Employee + One	\$240.00	\$265.00
Employee + Family	\$272.00	\$297.00

PRESCRIPTION DRUGS

MEDONE

NEW for 2025! Most prescription drugs will now have a copay.

GLP-1 drugs, including Ozempic, Mounjaro, Wegovy, and others, will require the member to pay 25% of the cost.



PRESCRIPTION DRUG BENEFITS			
	Retail (1-30 Day Supply)	Mail Order (31-60 Day Supply)	Mail Order (61-90 Day Supply)
Tier 1 (Generic)	\$10 copay	\$20 copay	\$25 copay
Tier 2 (Preferred Brand)	\$35 copay	\$70 copay	\$87.50 copay
Tier 3 (Non-Preferred Brand)	\$75 copay	\$150 copay	\$187.50 copay
Tier 4 (Specialty – no retail and GLP-1 drugs)	25% coinsurance		

ACCUMULATIONS	
Maximum Out of Pocket	\$3,600 Individual /\$7,200 Family

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.

MAIL ORDER Rx

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

Your 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.

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 your next prescription.

ANNUAL HEALTH ASSESSMENT

PREMISE HEALTH

**In order to avoid a higher premium complete these steps
Between January 1, 2025 – December 31,2025**

Step 1

Complete an Annual Health Assessment (AHA) between 1/1/2025-12/31/2025

Step 2

Complete your follow-up lab review between 1/1/2025-12/31/2025

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”.

Premise Health®



City of Prattville Health Center Hours

Monday 7:30 a.m.— 6:00 p.m.

Tuesday 7:30 a.m.— 6:00 p.m.

Wednesday 7:30 a.m.—6:00 p.m.

Thursday 7:30 a.m.– 6:00 p.m.

Friday 7:30 a.m.—12:30 p.m.

EMPLOYEE ASSISTANCE PROGRAM

NEW DIRECTIONS

City of Prattville's Employee Assistance Program is administered by New Directions 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.

New Directions offers you access to a wide range of healthcare, legal, financial and well-being information and resources 7 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 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 New Directions' staff clinicians

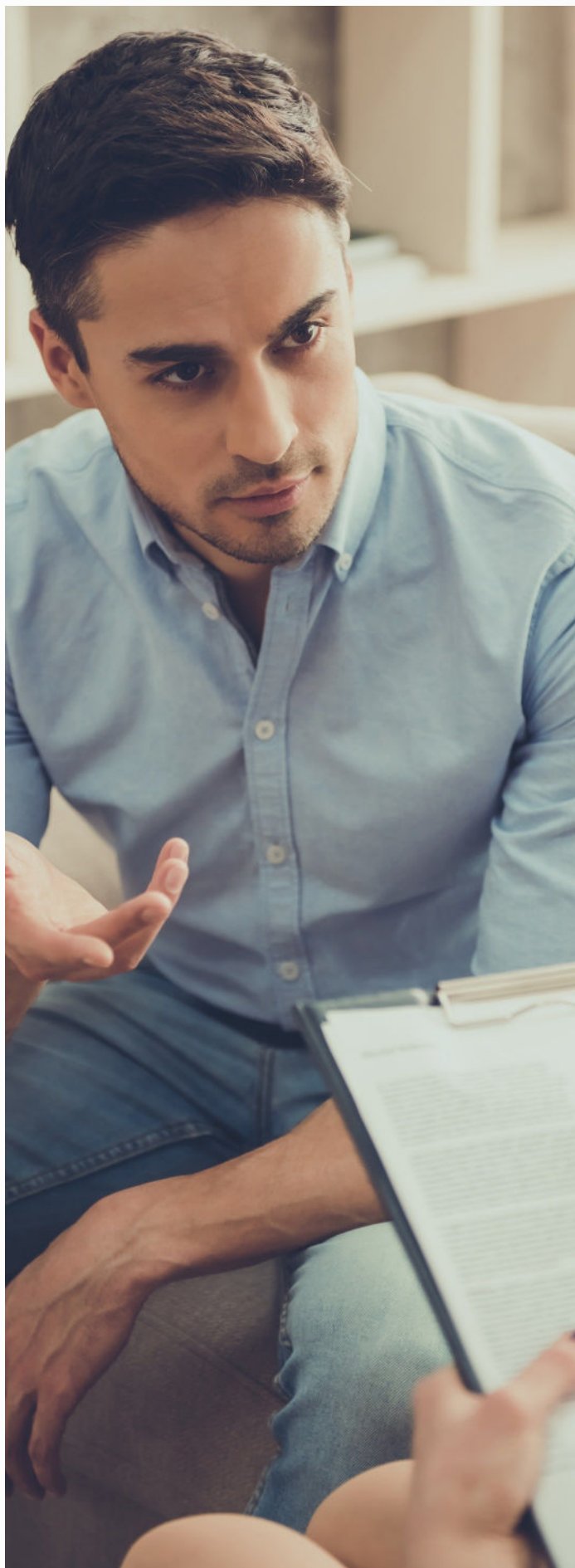
Work/Life Services: There may be times that you need assistance in locating additional resources to help balance your work and personal life. Your EAP provides access to the following services:

- Community Support Resources
- Eldercare Support Services
- Financial Consulting Services (1 30 minute session)
- Legal Counseling Services (1 consultation)
- Identity Theft Counseling Services (Telephonic Consultations)

Online Services: Visit eap.ndbh.com to navigate services offered and locate providers in your area. Our on-demand Resource Library includes an array of self-management resources involving work/life topics such as emotional wellbeing, family life, health, financial, legal, personal growth, and much more.

Call 800-624-5544

Company Code: Prattville





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:**

2025 FSA BENEFIT LIMITS	
TYPE OF FSA	ANNUAL EMPLOYEE CONTRIBUTION
General Purpose FSA	\$3,200 (or current maximum based on federal guidelines)
Dependent Care FSA	\$5,000
Maximum Benefit Rollover	\$640 (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
- **Beyond Weight Program ! NEW for 2025**



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 135 Tichnor Avenue, Prattville, AL 36067

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

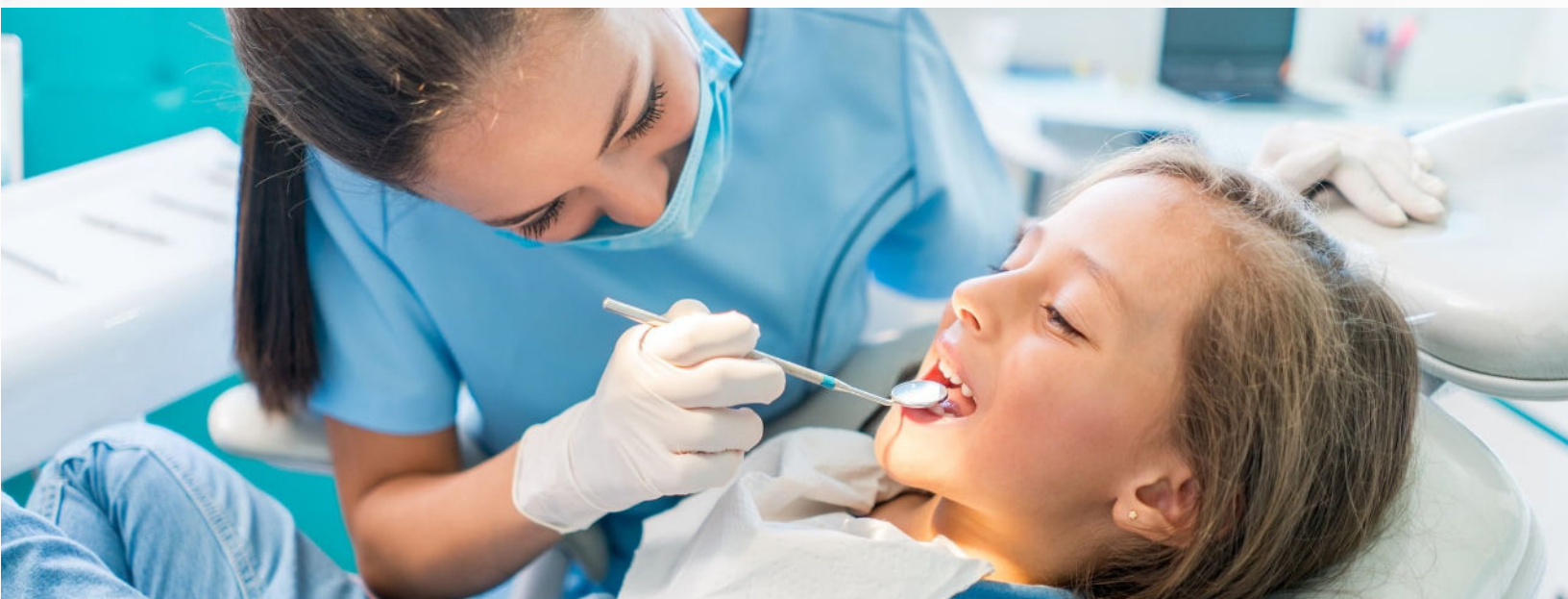
DENTAL INSURANCE

METLIFE

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		
<i>Individual</i>	\$50	\$50
<i>Family</i>	\$150	\$150
Calendar Year Maximum <i>(Applies to A,B,C services)</i>	\$1,000	\$1,500
Orthodontia	N/A	N/A

DENTAL INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS		
COVERAGE TIER	LOW PLAN	HIGH PLAN
Employee Only	\$18.86	\$27.32
Employee + Family	\$54.65	\$78.24



VISION INSURANCE

VSP

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) <i>Single Vision</i> <i>Lined Bifocal</i> <i>Lined Trifocal</i> <i>Lenticular</i>	Covered 100% after \$20 copay	\$30 Allowance \$50 Allowance \$65 Allowance \$100 Allowance
Upgrades to Lenses <i>Polycarbonate</i> <i>Anti- Reflective</i> <i>Scratch resistant</i> <i>Transitions</i>	\$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 <i>Evaluation and Fitting</i> <i>Medically Necessary</i> <i>Elective</i>	Up to \$60 Covered 100% \$130 allowance	Not Covered \$210 Allowance \$105 Allowance
Laser Vision Correction	5-15% Discounts	

VISION INSURANCE EMPLOYEE MONTHLY CONTRIBUTIONS	
COVERAGE TIER	RATE
Employee Only	\$6.56
Employee + Family	\$14.10



BASIC LIFE INSURANCE AND AD&D

METLIFE



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.

SUPPLEMENTAL LIFE	RATE 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	RATE 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	Accident / Sickness– 15 Days
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:

$$(\text{Benefit Amount} / \$10) \times \text{Rate (see table below)} = \text{Premium}$$

STD Rates	RATE PER \$10 OF BENEFIT AMOUNT	STD Rates	RATE PER \$10 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 Monthly Benefit	\$4,000
Minimum Monthly Benefit	Greater of 10% or \$100
Elimination Period	90 Days
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	RATE PER \$100 OF MONTHLY COVERED PAYROLL	LTD Rates	RATE PER \$100 OF MONTHLY COVERED PAYROLL
Less than 35	\$0.15	50-54	\$0.72
35-39	\$0.23	55-59	\$1.12
40-44	\$0.27	60-64	\$1.30
45-49	\$0.46	65+	\$1.59

CRITICAL ILLNESS INSURANCE

METLIFE

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.

RATE 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 / \$1,000	\$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	\$26.97	\$39.75
FAMILY	\$31.79	\$46.91

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 334-517-7000.

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/>



RETIREMENT SERVICES-457(b) COREBRIDGE FINANCIAL (FORMERLY VALIC)

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.



Al Perry, MBA
Financial Advisor

3535 Grandview Pkwy, Suite 200
Birmingham, AL 35243


Office: 205-967-8974
Cell: 334-419-6551
al.perry@corebridgefinancial.com

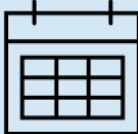
Corebridge Financial, formerly Valic, is one of the largest providers of retirement solutions in the United States. For more than 60 years, we've helped millions of Americans turn their vision for retirement into reality.


We're passionate about helping you take the next steps to reach your financial goals. That's why we work hard to make it possible for people like you to take action in their financial lives—for today and tomorrow.

It's your future—so plan it the way you want! When you work with us, we can help with insightful tools, actionable education and financial professionals who will be with you every step of the way.

Your financial professional will be onsite:

 **8:00 a.m—4:00 p.m**

 **Thursday, October 17, 2025**

 **City of Prattville Benefits and Wellness Fair, at the 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 Alabama Retire 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 Alabama Retire 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 Alabama Retire 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 Alabama Retire 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 Alabama Retire 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 Alabama Retire Deferred Compensation Plan Resources.

10. A PARTNER FOR YOUR FUTURE

The Alabama Retire 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. Ask about the new ROTH option!



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.

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

ADDITIONAL SICK LEAVE & BEREAVEMENT LEAVE



HOLIDAY SEASON	
HOLIDAY	OBSERVED
Veterans Day	Tuesday , November 11, 2024
Thanksgiving Day	Thursday , November 28, 2024
Friday After Thanksgiving Day	Friday, November 29 2024
Christmas Eve	Tuesday, December 24, 2024
Christmas Day	Wednesday, December 25, 2024
New Year's Day	Wednesday, January 1, 2025
Martin Luther King, Jr. Day	Monday January 20 2025
Memorial Day	Monday, May 26, 2025
Juneteenth	Thursday, June 19, 2025
Independence Day	Friday, July 4, 2025
Labor Day	Monday, September 1, 2025
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)	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
New Directions Behavioral Health Employee Assistance Program (EAP) Company Code: Prattville	www.eap.ndbh.com	800-624-5544

EMPLOYEE CONTRIBUTIONS

PRICES ARE LISTED PER MONTH

MEDICAL INSURANCE COST		
	BCBS with HRA	BCBS w/o HRA
Employee Only	\$61.00	\$86.00
Employee + Spouse	\$240.00	\$265.00
Employee + Family	\$272.00	\$297.00

DENTAL INSURANCE COST		
	LOW PLAN	HIGH PLAN
Employee Only	\$18.86	\$27.32
Employee + Family	\$54.65	\$78.24

VISION INSURANCE COST	
	VISION
Employee Only	\$6.56
Employee + Family	\$14.10

VALUE ADDED PROGRAMS

BLUE CROSS BLUE SHIELD 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.

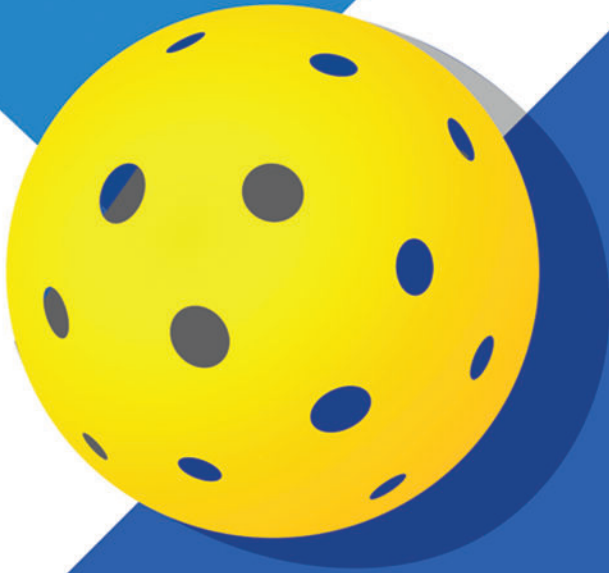
To access your wellness tools, visit AlabamaBlue.com/mybluewellness.

BLUE365 DISCOUNT PROGRAM

Take advantage of healthy deals and discounts exclusively for BlueCross 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.



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 Specialist

Donna White, Public Works Office Manager

Sangita Reese, Police Personnel & Administrative Coordinator

ShaRonda Stephens, Fire Personnel & Administrative Coordinator

EST. 1839
PRATTVILLE
Alabama