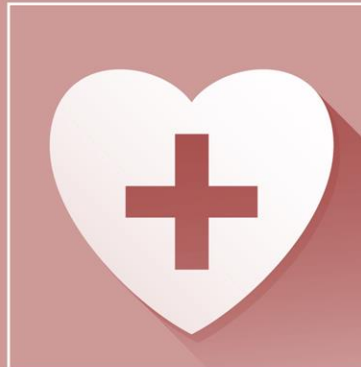




Employee Benefits Enrollment Guide





Welcome to the City of Munford!

Welcome to the City of Munford's 2021 Benefits Programs.

City of Munford is committed to assisting employees in maintaining their overall health and well-being. We are proud to offer employees a quality comprehensive benefits program that supports their goals for health, wellness, financial security and quality to their work life balance.

Your benefits are a part of your total compensation at City of Munford. This benefit handbook features important information about our health and welfare benefit plans to provide you with the resources to understand the benefits that are available to you and help you make informed benefit decisions.

Each of our benefits plans has specific eligibility requirements and enrollment periods. Please take time to learn and understand the Benefit Programs City of Munford offers to you and your family.

If you have any questions about your Benefit Program, please feel free to contact Human Resources.

For information regarding time off from work and other employee polices, refer to your Employee Handbook or contact Human Resources.

Sherry Yelvington
City Recorder/Treasurer
City of Munford

Mary Pinner
Human Resources Director
City of Munford



Who is Eligible?

If you are a full-time employee (working 30 or more hours per week) you are eligible to enroll in the benefits described in this guide. The following family members are eligible for medical, dental and vision coverage:

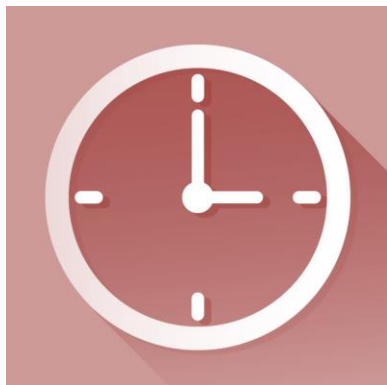
Spouses

Children to age 26 (regardless of student status)



How to Enroll

If you are currently enrolled, there is no paperwork to sign for your medical, dental or vision coverage. We do encourage everyone to update their Life/AD&D beneficiary form with Dearborn National for the employer paid Life/AD&D.



When to Enroll

You are eligible for coverage on your date of hire. It is critical for you to enroll in a timely manner. Failure to enroll in coverage within the necessary time frame, you will not be eligible for coverage until the next open enrollment.



How to Make Changes

Changes can be made during open enrollment without a qualifying event and can be made during the year with certain qualified events in status including: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, change in employment status or change in coverage under another employer-sponsored plan.

2021 Employee Benefits



There are minimal changes for the upcoming benefits plan year.

- **Medical** – BlueCross BlueShield of Tennessee
- **Dental** – Delta Dental of Tennessee
- **Vision** – VSP
- **Disability / Life/AD&D** – Dearborn National provides our employer paid Life/AD&D, Long Term Disability and Short Term Disability. Additional Life coverage on yourself, your spouse and your dependent children is available.

Medical and Prescription Drugs

The City of Munford offers a BlueCross BlueShield of Tennessee PPO medical plan designed to meet the needs of our employees. Below you will find an outline of the plan offered.

BlueCross BlueShield of Tennessee		
Services	In-Network	Out-of-Network
Physician Visit	80% after deductible	60% after deductible
Deductible - Individual - Family	\$3,500 \$7,000	\$7,000 \$14,000
Hospitalization	80% after deductible	60% after deductible
Outpatient Surgery	80% after deductible	60% after deductible
Preventive Care	Covered at 100%	60% after deductible
HRA (Health Reimbursement) - Individual - Family	\$1,000 \$2,000	N/A N/A
Emergency Room	80% after deductible	80% after deductible
Out-of-Pocket Max - Individual - Family	\$5,000 \$10,000	\$15,000 \$30,000
Prescription Drugs - Generic - Preferred - Non-Preferred	\$10 \$45 \$90	Refer to summary plan description

Your Cost in 2021

City of Munford is pleased to announce there will be no premium increase for employee only, employee + 1 or family. Monthly costs will be as shown below.

EMPLOYEE MONTHLY COST		
Employee Only	Employee Plus 1	Employee & Family
\$0.00	\$150.00	\$200.00

Dental

The dental program through Delta Dental of Tennessee provides access to over 90% of all dentists in the state of Tennessee.

Services	Amount You Pay	
Preventive Services	Exams, cleanings, fluoride, x-rays, space maintainers – Covered at 100%	
Deductible	Applies to basic and major services only – \$50 (\$150 family maximum)	
Basic Services	Fillings, simple extractions, endodontics (root canal), periodontics, oral surgery, general anesthesia – Covered at 80%	
Major Services	Crowns, inlays, onlays, bridges, dentures, implants – Covered at 50%	
Orthodontia	Covered at 50% (\$1,000 lifetime maximum) for dependents to age 19	
Annual Maximum	\$1,000 per person	
Monthly Cost	Employee Only:	\$0.00
	Employee Plus 1:	\$52.15
	Family	\$52.15

Vision

The vision program through VSP provides access to wide network of providers.

Services	Amount You Pay	
Eye Exam	Once every 12 months; \$10 copay	
Frame	\$150 allowance every 24 months after a \$10 eyewear copay	
Lenses	Single vision, lined bifocal, lined trifocal and lenticular every 12 months after a \$25 eyewear copay	
Contact Lenses	\$150 allowance every 12 months (elective); No Copay	
Contact Lens Fitting and Evaluation	Covered in full with a maximum copay of \$60	
Network	VSP	
Monthly Cost	Employee Only:	\$0.00
	Employee Plus 1:	\$4.52
	Employee & Children:	\$4.77
	Family:	\$12.31

Disability Income Benefits

City of Munford provides full-time employees with short and long-term disability income benefits, and pays the full cost of this coverage. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income. You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

	Short-Term Disability	Long Term Disability
Benefits Begin	After 14 days of disability due to injury or sickness	After 90 days of continuous disability
Benefits Payable	Up to 12 weeks of continuous disability	Up to Social Security Normal Retirement Age (SSNRA)
Percentage of Income Replaced	60% of weekly earnings	60% of monthly earnings
Maximum Benefit	\$750 per week	\$5,000 per month

Employee Assistance Program

When personal problems arise, many people may choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych® Corporation to offer Disability Resource Services™ to employees covered by our long-term disability policy. Disability Resource Services provides convenient resources to help address emotional, legal and financial issues.

Face-to-Face Sessions

Disability Resource Services provides long-term disability insured employees with three face-to-face sessions in a geographically accessible location to address behavioral issues.

Unlimited Telephonic Counseling

Disability Resource Services also provides long term disability insured employees with unlimited telephonic counseling (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level counselors use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

Web-Based Services

GuidanceResources® Online (www.guidanceresources.com) is a secure, password-protected website that contains self-assessments, extensive content on personal health and powerful tools to help with personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance.

Disability Resource Services

(866) 899-1363

Online: www.guidanceresources.com

Enter Your Company ID: DNDRS

Basic Life Insurance

City of Munford provides full-time employees with one time annual salary to a maximum benefit of \$75,000 group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit. Contact Human Resources to update your beneficiary at any time during the year.

Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or dependents, you pay the full cost through payroll deductions. You can purchase coverage on yourself in \$10,000 increments and your spouse in \$5,000 increments. Minimum coverage is \$10,000 and maximum is five times your annual salary. Guarantee issue coverage in the amount of \$100,000 for employee and \$25,000 for spouses is available.

Monthly Cost for Each \$1,000 of Employee Life Insurance Coverage										
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Life	\$0.064	\$0.064	\$0.080	\$0.101	\$0.156	\$0.240	\$0.376	\$0.619	\$0.818	\$1.334
Monthly Cost for Each \$1,000 of Spouse Life Insurance Coverage										
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
Life	\$0.064	\$0.064	\$0.080	\$0.101	\$0.156	\$0.240	\$0.376	\$0.619	\$0.818	\$1.334
Dependent Children	\$0.220 per \$1,000 (maximum coverage of \$10,000). One premium covers all children covered.									

Questions & Answers

When does my insurance go into effect?

- Coverage is effective first of the month following your date of hire.

How and when can I add or drop a dependent or make changes in coverage?

- You can add or drop a dependent or change plans during open enrollment or within 30 days of a qualifying event. Qualifying events include marriage, divorce, birth, adoption, etc.

When is open enrollment for the City of Munford?

- Open enrollment occurs during late November or early December of each year. Our annual medical, dental and vision renewal is January 1st.

What enrollment forms need to be completed in order to enroll for coverage?

- BlueCross BlueShield of Tennessee
- Delta Dental of Tennessee
- VSP
- Dearborn National Beneficiary
- Dearborn National Voluntary Life

Where do I find these forms?

- Contact Human Resources for all forms

When are the forms due and where do I return them?

- All forms are due to Human Resources ASAP.

Who do I contact with questions?

- Contact Human Resources with any questions you may have.

Contacts:

BlueCross BlueShield of Tennessee
Find a provider: www.bcbstn.com
(800) 565-9140

Delta Dental of Tennessee
Find a provider: www.deltadentaltn.com
(800) 233-3104

VSP
Find a provider: www.vsp.com
(800) 877-7195

CanopyNation
www.joincanopynation.com
(901) 805-2860

