



NEW HIRE BENEFITS SUMMARY

Plan Effective Dates 4/1/2021 through 3/31/2022.

This benefits package applies to all full time City employees with a hire date of April 1, 2018 or after. Regular Full Time Employees are eligible to join The City's medical, dental, vision, disability and life insurance plans at the first of the month, following 30 days of employment. Any Part Time or Seasonal Employee hired in as a Full-Time employee shall be eligible to enroll in benefits immediately upon their first day as a Full Time employee, provided they have worked for the City for a minimum of 30 consecutive days.

Health, Dental, and Vision Insurance:

Health, Dental and Vision plans are offered through CIGNA. Monthly premiums and benefits coverage are outlined below. All Benefits are subject to change at any time and at open enrollment.

Carrier & Network

Coverage is provided through Cigna and the Network is the Local Plus network, LCP. Once membership is active in the health plan, employees are encouraged to register on the Cigna website and utilize the claims management, doc finder and other tools available to manage healthcare.

Monthly Premiums for Health Plans – Note that premium amounts listed are for Non-Tobacco Users

<i>HDHP/HSA</i>	Monthly Premium	Employer Monthly Contribution to Health Savings Account
<i>Local Plus Network</i>		
<i>Employee Only</i>	\$0	\$80
<i>Employee + Spouse</i>	\$0	\$130
<i>Employee + Children</i>	\$0	\$130
<i>Family</i>	\$0	\$170

Additional premiums for tobacco use and spousal coverage may apply.

- Premiums are \$40 additional, monthly for each tobacco user.
- \$200 monthly surcharge if spouse has health plan coverage available through their own employer yet elects coverage through the City.

Health Plan Design Employee Only Tier

	HDHP/HSA
Office Visit Copay	Deductible/Coinsurance
Deductible	\$2,700
Out of Pocket Max (OOP)	\$4,000
ER Copay	Deductible/Coinsurance
Outpatient Surgery	Deductible/Coinsurance
Drug Card	Deductible/Coinsurance
In-Network Coinsurance	70% after \$2,700 individual level is met 100% after \$4,000 individual level is met
Deductible included in OOP	yes

Health Plan Design Family Tiers

	HDHP/HSA
Office Visit Copay	Deductible/Coinsurance
Individual Deductible	\$2,800
Individual Out of Pocket Max (OOP)	\$4,000
Family Deductible	\$5,400
Family Out of Pocket Max (OOP)	\$8,000
ER Copay	Deductible/Coinsurance
Outpatient Surgery	Deductible/Coinsurance
Drug Card	Deductible/Coinsurance
In-Network Coinsurance	70% after \$2,800 individual level or \$5,400 family is met 100% after \$4,000 individual or \$8,000 family level is met
Deductible included in OOP	yes

Health Savings Account (H.S.A.)

Employees enrolled in this HDHP must establish a Health Savings Account with Wilson Bank & Trust. Wilson Bank partners with the City to provide a ZERO fee health savings account. Once the account is set up, the employee shall bring the account number to payroll and indicate how much will be contributed into the savings account, through payroll deduction. **All contributions in to the H.S.A. are tax-free.** The IRS sets the maximum that may be contributed in a calendar year. All employer and employee contributions in to the H.S.A. belong to the employee, unused funds roll over year after year. The IRS limits are employer and employee contributions, combined. Therefore, the amount the City is contributing for the employee must be deducted from the Annual Limit listed here and from that, the employee may determine how much additional may be contributed.

For 2021, the annual IRS contribution limits are:

Tier	Annual Limit
Employee Only	\$3,600
Employee + Spouse	\$7,200
Employee + Children	\$7,200
Employee & Family	\$7,200
Additional contribution allowed for ages 55+	+ \$1,000

Monthly Premiums for Dental and Vision Plans

<i>Dental</i>	<i>Monthly Premium</i>
<i>Employee Only</i>	\$35.43
<i>Employee + Spouse</i>	\$71.36
<i>Employee + Children</i>	\$70.09
<i>Family</i>	\$113.58

<i>Vision</i>	<i>Monthly Premium</i>
<i>Employee Only</i>	\$0
<i>Employee + Spouse</i>	\$5.29
<i>Employee + Children</i>	\$4.81
<i>Family</i>	\$10.95

Life and Disability:

Life and Disability insurance is offered through Mutual of Omaha. The City pays 100% towards a group short term disability plan that provides a weekly benefit that is 40% of basic weekly salary, a group life insurance plan with a \$25,000 benefit and pays 100% towards employee long term disability insurance. Employees may elect to purchase voluntary short-term disability up to 60% (additional 20% coverage over the group 40% benefit) and supplemental term life coverage. Premium amounts are specific to the individual employee and are outlined under separate cover. There is a 30-day waiting period for short term disability benefits following a disability and a 6-month waiting period for long term disability following a disability.

Supplemental voluntary short-term disability, cancer and hospitalization coverage is available through AFLAC. The premium amounts are specific to individual employees and outlined under separate cover.

Legal Shield

The City offers all employees the opportunity to elect voluntary legal assistance and identity theft protection benefits through Legal Shield at www.seeyourbenefits.com/Lebanon. Enrollment materials may be obtained from HR and Payroll staff.

Wellness: Regular, Full Time City of Lebanon Employees and their spouse are eligible for free membership to the Jimmy Floyd Family Center.

Flu Vaccinations: Offered onsite, 100% paid by insurance.

Employee Assistance Plan (EAP): City provides this program through Magellan to all employees at no cost. Contact your HR Representative for information. You may register at www.magellanhealth.com/member or call 1-800-523-5668 for services.

Retirement

The City of Lebanon participates in Tennessee Consolidated Retirement System (TCRS) Hybrid Pension Plan. Employee and Employer Contribution Rates: Employees will contribute on a tax-deferred basis to the Hybrid Pension Plan, and The City will contribute to your Hybrid Pension Plan, as outlined in the table below:

Hybrid Pension Plan Contribution Rates

	TCRS – Defined Benefit Plan	State of Tennessee 401(k) Defined Contribution Plan	Total Retirement Contributions
Employer	4% Mandatory	5% Mandatory	9% Mandatory
Employee	5% Mandatory	2% - Auto Enrollment, Voluntary	7% with 5% to TCRS Mandatory
TOTAL	9%	7%	16%

Deferred Compensation Plan: New hires are auto enrolled in to the 401(k) plan. The 401(k) plan is available through Empower. Employees may elect to contribute additional pre-tax funds to the 401(k) over what is required for the TCRS Plan. The City funds your TCRS Retirement Plan as outlined above. Details are covered in your orientation.

Holidays:

The City observes the following 12 holidays:

New Year's Day

Martin Luther King Jr. Day

President's Day

Good Friday

Memorial Day

Independence Day

Labor Day

Veteran's Day

Thanksgiving Day

Friday after Thanksgiving

Christmas Eve Day

Christmas Day

When a holiday falls on a Saturday, the preceding Friday shall be observed. When a holiday falls on a Sunday, the following Monday shall be observed.

Certain departments that provide essential services require employees to work on holidays. Your supervisor will inform you of your work schedule. Full time employees in the Fire Department and Jimmy Floyd Family Center will receive floating holidays. Full details on the City of Lebanon holiday policy are outlined in the Employee Handbook.

PTO:

Regular Full-Time employees accrue Paid Time Off (PTO) based on length of service. An employee in their first year of service accrues 5.54 hours of PTO each pay period (7.2 hours per pay period for first year Fire Department employees). Full details on the City of Lebanon PTO policy are outlined in the Employee Handbook.

PTO is used for all planned and unplanned absences such as sick, vacation, personal days, etc. In general, employees earn the following Paid Time Off amount yearly, based on length service (Fire Department Employees have a different accrual schedule, which may be obtained from HR):

Years of Service	Maximum Days accrued Annually
First year of Service (1)	18 days annually (3.6 weeks)
From 2 through 5 years	23 days annually (4.6 weeks)
From 6 through 10 years	25 days annually (5 weeks)
From 11 through 15 years	28 days annually (5.6 weeks)
From 16 through 20 years	30 days annually (6 weeks)
From the start of year 21 and on	33 days annually (6.6 weeks)

Extended Sick Leave

Unused PTO time is converted annually to an Extended Sick Leave bank of time that may be used for an employee’s or an employee’s immediate family member’s serious medical condition lasting longer than 7 days. Full details on the City of Lebanon Extended Sick Leave policy are outlined in the Employee Handbook.

Pay Periods:

City of Lebanon has 26 pay periods a year, paydays are every other Friday. Direct deposit is required for all employees. Benefits are deducted only from 24 pay periods a year. Therefore, during months with 3 pay dates, benefits are only deducted from 2.

Office Hours:

City of Lebanon offices are open from 7:30 am to 4:30pm, Monday – Friday. Some positions require employees to be available to work during evenings and weekends. Your supervisor will advise you of your scheduled hours and will also provide you with keys, access badge and alarm code, if applicable.

Human Resources Contact Information:

PH: 615-443-2809

FAX: 615-443-2844

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Employees who started working for the City on or after April 1, 2018 are eligible for these plans. Data provided in this document does not constitute an offer of employment or an employment contract and is provided for informational purposes only. All benefits outlined in this document are subject to change, with or without notice. City of Lebanon is an equal opportunity employer.

Section 125: I understand that an amount equal to the annual contributions for the coverage I have elected, divided by the number of pay periods in the Plan Year, will be deducted on a pre-tax basis from each of my paychecks to pay for the coverage that I elect, subject to the terms of the employer's Section 125 cafeteria plan. If my required contributions to pay premiums for the elected benefits are increased or decreased while this agreement remains in effect, my compensation reductions will automatically be adjusted to reflect that increase or decrease.

The Plan Administrator may reduce or cancel my compensation reduction or otherwise modify this agreement in the event he/she believes it advisable in order to satisfy certain provisions of the Internal Revenue Code. The reduction in my cash compensation under this agreement shall be in addition to any reductions under other agreements or benefits programs maintained by my employer. Pre-tax contributions are not subject to state or federal income or Social Security ("FICA") taxes.